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FRONT PAGE

WITH muffled figure, under cover of the night, surrounded by only a handful of devoted friends, Porfirio Diaz, for thirty years the all-powerful dictator of Mexico, made his way from his former capital to the seacoast by the most unfrequented routes, there to take ship for Spain.

So closes a noteworthy regime, for ex-president Diaz is now an old man, broken in health, his leadership blasted, and the members of his party either re-organized under younger men or dissipated to the four winds. That Diaz was allowed to depart peacefully, under a small escort provided by the victors, speaks well for the revolutionary party, and its hold upon the reins of government, for it must be remembered that in Diaz's thirty years of iron rule he had backed many a stalwart leader of liberal views against his prison walls, there to receive the rifle fire of his uniformed squads. He ruled, but always with an iron hand.

That Mexico's old President was a great man in numerous respects no one can deny. He found Mexico a barbarous state. He defended it against foreign aggression; he fostered foreign capital, he built it up, he made it a nation; but in the making he fostered also a peonage system which in the end has been his undoing. Porfirio Diaz made the mistake of thinking that a nation can only be moulded by force of arms; that the poor man had no rights others should respect; that the making of dividends for foreign investors was a greater thing than moulding men out of her population.

Diaz's government met the fate that all governments founded upon an immoral code must succumb to sooner or later. The enslavement of a goodly proportion of Mexico's population (the peonage system was slavery under another name) was productive of vast profits to the few, but at what a cost!

Poverty and friendlessness mean in Mexico one of two things, peonage with its fearful sufferings and consequent loss of life or brigandage and outlawry. On the other hand it was with this peonage system that Diaz succeeded, and he would probably argue that it was just as necessary to maintain this system of semi-slavery, with its sacrifice of tens of thousands of people yearly on the tobacco and heniquen plantations, as it was to maintain the army that kept these poor people in subjection. As a matter of fact one was of a piece with the other.

It is to be hoped that under the new regime Mexico's population will be taught what responsible government really means. It will after all these years be slow work, but we have all been a long time arriving at our present state of civilization, and we are only part way to the goal as yet.

HOUPIA! Here we are again. The annual crop of discourses denunciatory of race tracks has appeared in the newspapers. The spring meeting of the Ontario Jockey Club promotes one industry at least. It stimulates the gentle art of sermon writing—it provides a theme for every ecclesiastic who thinks himself a modern Savonarola. It enables him to whoop it up against the idle rich. (Of course, we have so many idle rich in Canada that they jostle ordinary hard working, God-fearing folk like oneself off the sidewalk). It affords him an opportunity to denounce the low moral character of those who go to the races and thus afford to such parishioners as stayed away a comfortable sense of their own superiority. One clergyman, Rev. J. W. Pedley—while not one takes it, going to the length of counselling a massacre—has made the following pronouncement:

"On the race track extremes meet—the idle rich and the idle poor. Society is a queer composition. You could cut off both ends of it and still it would go on and be the better for the amputation."

Are we not enjoined by Scripture to lop off the rotting branches? Why should those who go to the race track be suffered to live? Why not decree a holy war on them for the betterment of society. They have the least brains and the least virtue of any class of the community, says the prophet Pedley.

The writer has gone to the race track on one or two occasions (of course, for purposes of investigation merely), and did not observe many of the idle poor—that is to say, the pauper classes. He is obliged to take Mr. Pedley's word for it that they attend. It may have been that one was too much occupied with the society of the thousands of idle rich whom one encounters everywhere one goes in Toronto and so failed to notice the paupers. Nor was it very apparent to him that the persons he met and talked with lacked brains and virtue. He saw many comely matrons enjoying the sunlight and the consciousness of fair attire with large families of virtuous and blooming daughters. He saw a great many men whose conversation was worth listening to on many themes beside horse flesh and odds. He was rather proud that Toronto could turn out such a handsome, well dressed, merry and well behaved throng. The whole assemblage on the three big days of the O.J.C. meet seemed to suggest diffused prosperity, excellent health and good humor. One thinks that Rev. J. W. Pedley, if he had been there too, would have had a difficult task to convince himself to the contrary. Perhaps it is good for the sermon industry that clergymen stay away from the races. A visit would spoil most of the conclusions which give seasoning to denunciatory discourses. Rev. Mr. Pedley admits that there are some ordinarily shrewd men who are victims of the delusion that race meets are necessary. In truth, most shrewd men are victims of no such specific delusion. They are slaves to a general theory that mankind wants a little fun once in a while, and a great many of them prefer to take it in the hearty enjoyable open-air way that a properly conducted race track affords.

THE extreme folly prevalent in the United States of letting murderers off with short sentences, a procedure which, by the way, we are following altogether too closely in Canada, was shown in New York city again the other day when an octoon stabbed no less than nine people, two fatally, in a street fight. This yellow man, who by the way carried the somewhat appropriate

name of Cane, stabbed and killed an old newspaper man named Bell in June, 1900, for which crime he received a ten years' sentence. Cane had, therefore, been out of confinement only a few months when he again saw red and ran amuck, stabbing right and left on a crowded thoroughfare until brought down by a bullet from a policeman's revolver. The despatches state that Cane is not badly hurt and will live to again face a judge and jury; to again be tried at great expense to the State, and to again receive another sentence, with the chances in favor of his once more being free to stab and kill before his allotted span of years runs out.

That the average man who has the ill-luck to be drawn on a jury before which a murderer is to be tried exhibits a natural repugnance against sentencing a fellow being to death, there can be no doubt, and neither is it surprising; and this fact largely accounts for the freeing of such black-hearted murderers as this man Cane after a few years' sentence. If the death penalty cannot be enforced, it should be done away with entirely and a life sentence, with no possible chance of reprieve, substituted.

The leniency of a jury, and possibly a judge, ten years

the London case, hubby testified that the lady in question, who happens to be Irene Osgoode, author of "To a Nun Confessed," called him a swig, a lazy scoundrel, a cad, a bounder and a bilious bully. If she called him any other names he failed to mention them.

CIVIL servants are nothing if not good to themselves. Some bright spirit in the Dominion Printing Bureau has been seized with a happy idea. A new building is to be erected for the institution, and the suggestion is made that the present site of Rideau Hall be utilized and new location found for Government House. The advantages which Rideau Hall presents as a site for the Printing Bureau are, of course, obvious. There would be ample space "to put up a model printery, one which would afford comfort and health to the operators and one which would enable the Government to build over a large space, say, eight or ten acres." Another advantage urged is that the Government "could set the building in the centre of a fine park of twenty-five or fifty acres."

Why should the employees of the Government Bureau be obliged to work in the sordid surrounding under which most printers and men of other callings perform their

he is merely borrowing it from himself. Under the system proposed he is utilizing one hundred and fifty hours of daylight that he ordinarily loses by lying in bed and making it up out of the dark hours.

It ought to be easier to gain acceptance for the system on this Continent than on the British Isles. Owing to our magnificent distances nearly every man is acquainted with the business of shortening or augmenting a day. The man who journeys from Toronto to Chicago by changing his watch from Eastern standard to Central standard time acquires an additional hour on his day. When he returns he loses one. It is this process reversed and placed at a fixed interval of five months which is likely to be adopted in England and ultimately in many other countries.

THE serious consequences of a city such as Toronto being under antiquated, wornout and altogether inadequate building by-laws can hardly be overestimated. A general committee of citizens, representing the various business organizations of the city, have prepared a memorial on the subject which has been presented to the Mayor, the Board of Control and the city architect of Toronto. In this memorial it has been pointed out that the existing by-laws are unreasonable and over exacting in many provisions, that there is undue laxity in certain other provisions, that the by-laws as a whole, are incomplete, and finally that they are edited so badly that the different paragraphs are constantly contradicting one another.

This committee, composed as it is of men of the highest technical skill and large business interests, naturally resent the imputation made in some quarters that the members are after cheap and flimsy construction. As a matter of fact this is farthest from their object, but at the same time they point out that no less than a million dollars is being wasted annually in Toronto owing to the enforcement of by-laws which have with modern practice and the utilizing of the newer and later building materials, gone entirely out of existence in all centres where modern structures are the rule and not the exception.

Any unnecessary delay in the revision of these building by-laws means a serious loss to the city, for while buildings now under construction are made to cost far more than they should, other firms and corporations are actually being driven from the city rather than submit to what they consider a great injustice and an unnecessary waste of money.

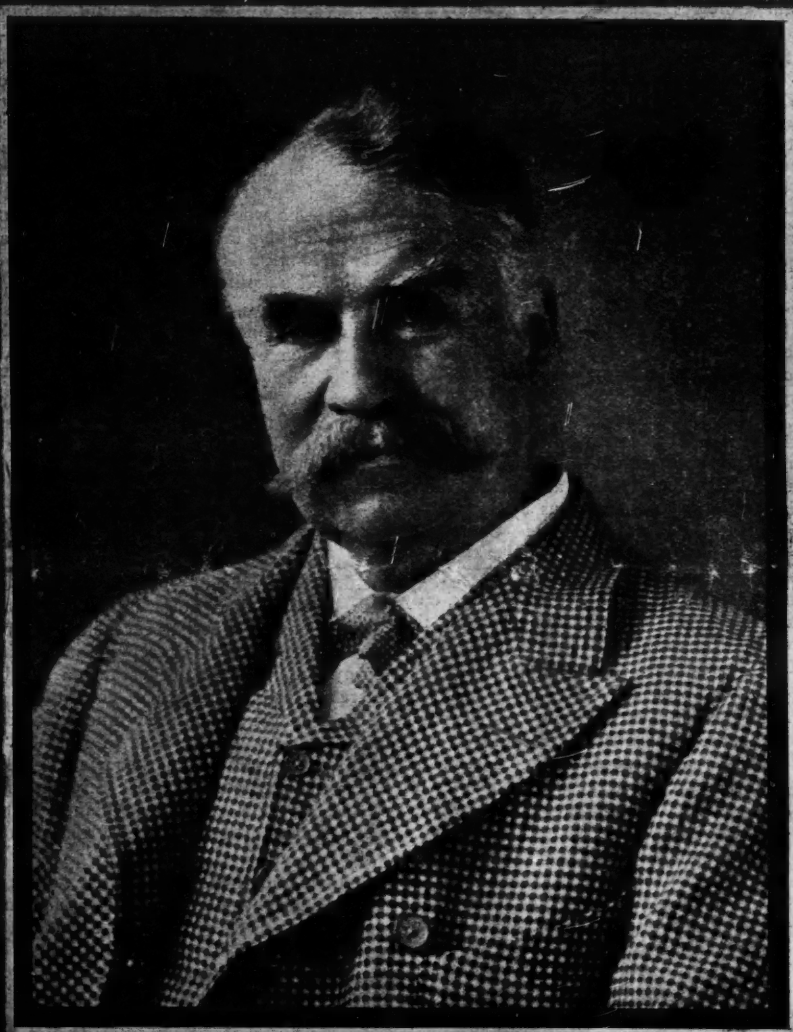
Toronto's present building by-laws, hastily put together after the great fire, are easily ten years behind the times, and indeed, according to expert testimony, they never were complete and up-to-date, even in their best days. Columns might be written of a more or less technical nature as to where they fall short; where they are over severe and where they are unduly lax. As a matter of fact we have outgrown these by-laws from start to finish.

Ten years ago the total yearly building permits going through the city architect's office amounted to \$4,000,000. Now, approximately \$25,000,000 is expended in structures annually. It is time that our by-laws were made to fit the case, and this should be done by employing a committee of experts who are conversant with the best modern practice, and who are capable of drafting a set of building by-laws that are workable, safe, conservative and at the same time economical.

THE recent Coney Island fire, whereby "Dreamland" was wiped out with a loss estimated between two and three million dollars, reminds one of the fact that these big amusement parks, much the rage a few years ago, have been, with one or two notable exceptions, sinkholes for capital from which no adequate return has been forthcoming. Parks of a similar character have been inaugurated in the various Canadian cities, but with the exception of Dominion Park, Montreal, have so far proved financial frosts. The latter, however, owing partly to the large French population of that city, who take to this form of amusement as a duck does to water, and partly by reason of the fact that liquors may be sold there on Sunday, continues to pay handsome dividends. In the main, however, the interest in these amusement parks has been temporary at best, and no matter how often the "features" were renewed with other and newer features, the people tired and eventually found other means of using up their time. Under the circumstances, it is not at all likely that "Dreamland" will arise from its ashes.

A PARTY of gentlemen, visitors in Toronto from Pittsburgh, alighted from a street car at King and Yonge streets last week and started to gain the sidewalk, despite the fact that a large touring car was bearing towards them. They averted being run down only by executing sundry quick motions with their legs. The chauffeur said a lot of unprintable things, and as for the Pittsburghers, they were too astonished to say anything at the time. It appears that in their native city, which is a good deal larger than Toronto, there is a city ordinance in effect providing that when a street car stops, any automobile or other vehicle coming immediately behind on the same side of the street must come to a dead stand until the street car resumes its course. Violations of this by-law were at first punished by the imposition of a fine, but so many fines were imposed that the penalty was changed and now in Pittsburgh any resident who insists on trying to shove either a motor or carriage past a trolley car is liable to serve ten days in jail. It is said this form of punishment is actually imposed, save in cases where the offence is committed by a non-resident unfamiliar with this ordinance. If a similar by-law were passed in Toronto, life and limb would be rendered much safer on the trolley streets than at present is the case.

WHEN the heat and humidity of summer settle here abouts citizens flock towards the waterfront and the boats. It is a trait common to all dwellers in a metropolis situated on sea or lake. In New York city a humid spell will double the traffic to the Staten Island, Jersey City and Coney Island ferryboats. In Toronto we take a short sail to one of the adjacent islands, or for a longer ride over the water; the trip to Niagara Falls is popular. The public pants for the stimulating breezes untainted by coal smoke and dust, purged and filtered by their long sweep over the cool waters of the lake. So they throng



THE LATE SIR WILLIAM GILBERT.

The witliest English satirist of his time, who died suddenly on May 22nd.

ago, is now responsible for the death of two of their fellow-citizens and the wounding of seven more. The death penalty appears to have gone out of fashion, and we have discovered nothing apparently to take its place.

SOME months ago County Judge Morson decided that tobacco was a drug and could therefore be sold in the shape of cigars, cigarettes and other handy forms over the druggists' counters on the Lord's Day. Now we have a ruling of the High Court by which Mr. Justice Middleton declares that neither tobacco nor soft drinks may be sold on Sunday unless as part of a meal. In other words the druggists must cut it out, leaving the sale in the hands of the restaurateurs and inn-keepers. As a part of a meal a cigar may be sold, says His Lordship, but he is also of the opinion that strictly within the meaning of the law said cigar must be smoked on the premises, when purchased. It will now be up to the chief scouts of the Lord's Day Alliance to spy out cases against citizens, and bring them to book for the heinous crime of supplying their wants on the first day of the week.

THE matrimonial dog days must be upon us. In one issue of a Toronto paper recently, I noticed three stories of matrimonial infelicity; one from South Dakota, one from Pittsburg, and one from London, England. The South Dakota lady wished a divorce because her health had been permanently injured by hubby's "bear hugs." In the Pittsburg case the gentleman interested testified that, among other things, his wife threw hot water in his face, had kicked him on the shins, had smashed a sugar bowl over his head, had thrown seven pounds of flour over him (he did not state whether this seven pounds was thrown at one time or in dribs), had broken panes of glass, and last, but by no means least, had insisted upon sleeping superimposed, in other words, with her feet in his face. To this he objected more strenuously than a cat at a

tasks. How much more inspiring would it be for the linotype operator if he could occasionally lift his eyes from the copy before him, gaze over the reaches of the Ottawa valley and commune with nature. How much better would the proof reader do his work if only he could hear the bobolinks and meadow larks and thrushes as he droned over the proof before him? How happy would be the life of the copy boys if they could go out and lie down in the woods when the foreman was blaspheming them. The picture is so touching that no doubt the newspaper publishers of our leading cities will at once secure suburban sites, with large acreages of meadow lands and bosky dells, in the midst of which they will produce their publications. The gentleman who has made this suggestion to Hon. Charles Murphy, the Minister in charge of the bureau, has omitted one important argument. A year ago this Minister reported that his Department was permeated with intemperance, slothfulness and graft. Under the balmy influences of nature a higher ethical tone could be established and the whole service purified.

THERE seems a probability that the Daylight Saving Bill, which has been heard of from time to time in the cable despatches, will become law in England, if not next year, the year after. The present proposal in England is to set forward the clock for an hour on the third Sunday in April and to set it back for an hour on the third Sunday in September. By this system one hundred and fifty working hours in the coolest and pleasantest part of the day would be borrowed from the months when the nights are longer, and as Hon. Winston Churchill has pointed out, an equal number of hours of daylight for recreation after work was done would be added to the people's stock in trade of enjoyment. This he has shown is equivalent in the course of the year to about seventeen additional holidays. Simple as the scheme is, it sounds paradoxical. The ordinary man cannot see how he can borrow more time than the solar system gives him. Yet

to the waterfront, and the steamboat companies do the rest. The steamboat companies depending on Toronto for their traffic are all prosperous, and they might well let go a fraction of one per cent. of their earnings to better the accommodations provided for passengers. One steamer making a long run starts out on a holiday with a fresh roller towel in its lavatory, and this lone towel is expected to do duty for the entire day. What chance has one roller towel against some 1,100 passengers, a large percentage of whom insist upon washing their hands before they leave the boat, on either leg of the trip? Then, again, one lake steamer charges one dollar for dinner on board. The dinner is worth pretty near a dollar so there is no objection to that, but on another boat the same price is asked and the dinner is not so good, nor so well served. Most of the boats plying on the longer lake trips charge ten cents for a cup of tea or a cup of coffee handed out from the lunch counter. In the majority of cases steamboat tea or coffee is as spineless a beverage as is circus lemonade, and the latter drink frequently tastes like the camels' milk. No steamboat tea and coffee are almost uniformly bad, and it might not be overstepping the mark to suggest to the owners that thirty cent coffee is better than twenty, and forty cent coffee is still more desirable. But the owners will reply that they don't serve these drinks; that the privilege is leased for the season to some one else. In that case these remarks must apply to the lessee, and also to the lessor.

THE craze for proclaiming holidays seems to have struck us with renewed vigor. For a good many years we managed to struggle along very nicely without celebrating the birthday of King Edward, that monarch having the good sense to intimate that he would be well satisfied if his subjects continued to observe the 24th of May, as they had done during the long reign of his honored mother. Now, however, it appears that we must celebrate June 3, King George's birthday, whether we will or no. As the Toronto Telegram points out, flunkysism is overdoing this holiday business. Pretty soon we will probably be asked to add Mary's Day to George's Day, that is, we will if the feverish folk whose loyalty breaks out in Mary's Funds and George's Funds have their way. As a matter of fact, we are overriden with bank holidays as it is. The hours and days of banking are short enough without deducting any more, for banks and other marts of trade cannot be closed without interfering seriously with the general business of the country. A day off in a busy season in a busy country adds nothing to the loyalty of King George's subjects. National sentiment is not manufactured by multiplying holidays, even to celebrate the birth of the reigning monarch, particularly in view of the fact that we still celebrate and will continue to celebrate the old reliable 24th of May as our fathers did before us.

FEW appointments that any government has made have met with a wider popular approval than that of Mr. Arthur F. Wallis to the office of Registrar of the Surrogate for the County of York. The office is of the type that is frankly a political reward, and as political rewards are recognized as just in this country, it was felt by men of all parties that Mr. Wallis was entitled to the best that the Ontario Government had to offer. Since 1875 he has been foremost in the fray in the battles of the Conservative party in Ontario, valiant with his pen, but beloved by both friends and foes when they came in contact with him personally. Naturally a man of retiring disposition, he was known to but an infinitesimal portion of the readers who daily perused his uncompromising editorials. A trenchant controversialist, his writings have at times possessed a vein of whimsical banter, most appreciated by newspaper men like himself. Actively on the "inside" of Can-



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VICTORIAE, REGINAE, IMPERATRICI, ARS, VICTRIX.
London: "Worthy of a great Queen!"
Punch: "And of a great city!"
Published by special arrangement.



MEXICO'S EX-RESIDENT.
Porfirio Diaz, who has formally handed over the Government of Mexico to the victorious Rebels, Diaz, an old, broken down man, is now on his way to Spain, where it is expected he will end his days.

adian politics since 1875—that is to say, practically throughout the formative years of this country—his fund of anecdote and political reminiscence is unique. When, in 1890, he became editor of The Mail, he practically slew the Commercial Union movement in its own lair, and gently led the paper of his affection back to the position of premier Conservative organ of Canada, a position which it had temporarily forfeited. He has been a veritable cart horse for work all his life, and it is to be hoped that he has not laid down his pen for good and all, and that he will devote some of his leisure to those literary tasks in which he is a past master.

IN another page of this issue will be found a plan illustrating a proposed civic improvement whereby a fine avenue would be cut from a point directly in front of the new Union Station, northward to Queen street. Directly at the head of this avenue, which, according to the plan, would be one hundred feet wide, would be grouped the proposed public buildings, while to the left and right would stand Osgoode Hall and the City Hall. Northward of these, again, would be gardens and a parade ground. The effect of this plan would be to crowd "The Ward" down to a minimum, and at the same time give the centre of the city a park worthy of the name around and about its public buildings. The plan, which has been prepared under the auspices of the Civic Improvement Committee, is worthy of every consideration. The buildings which would have to be razed to make room for the avenue, squares and new structures are, with two exceptions, only of a cheap, flimsy character, of little value but for the ground they occupy. The plan is worthy of close study and the support of the citizens.

DONALD MACMASTER, M.P., now of England, formerly of Canada, made a speech recently over in London entitled "The Great Betrayal." This speech has been put in pamphlet form for general use. It deals with the reciprocity pact and was manufactured, it is evident, for English consumption.

I will admit to not having read it all, but here is a paragraph I did read:

"One thing is certain. The wheat that goes from Canada to feed the 90,000,000—and the very much greater population that is bound to be—in the United States is not coming here, and just to that extent our supply will be diminished. A decreased supply here means dearth. This bargain forebodes dearer bread for the toilers of this country. Banging and barring the door upon our own kinsmen was a wretchedly short-sighted and dangerous game to play. The Americans are giving to our greatest Dominion the Preference that we refused them." I judge from the above that Mr. Macmaster who was known in this country as a brilliant lawyer, one of the best Canada turned out in this generation, should stick to law and not attempt to enter the field of economics. I should like to answer Mr. Macmaster's statement quoted above by asking who is to prevent the United States taking our wheat or any other commodity if they wanted it badly enough to pay more than the other fellow is willing to pay. Surely we are not going to put an export duty on food stuffs, are we? Unless we do this there is only one other way and that is have the British people tax themselves for our benefit by placing an import duty on wheat against all countries other than Canada. If done, I for one, cannot figure how it is going to make the Englishman's loaf cheaper? Eliminate competition and up go prices, has been the rule of trade from the first. Mr. Macmaster had best stick to law.



Reinvest La Rose Surplus.

Editor Saturday Night:
As a holder of a considerable number of shares of La Rose Mining Co., purchased at higher figures than are obtainable to-day, I would like to ask why the directors of the company cannot invest a portion of the surplus in something that would be of advantage to the company and which might enhance the value of the stock?
One month ago, or so, the surplus was upwards of \$1,100,000. For all we know, it may be well on towards the \$1,500,000 mark before the next quarterly dividend comes round. The opinion has been expressed in the Saturday Night that the directors may permit the surplus to increase even further, so that it would not be astonishing to find it up around \$2,000,000 by the end of the present year.
I am quite in sympathy with the policy of allowing the surplus to accumulate if it serves a useful purpose, because to pay it out in a bonus gives but temporary value to stock and a dividend increase is always a risk. Why should the directors not invest a portion of the surplus—\$500,000 or \$1,000,000—in something of permanent value, and thus remove the stock from its present temporary character? Canada is growing rapidly and \$500,000, or so, ought to purchase an interest for the company which would mean millions to it in a few years' time.
I would like to hear what some of the other shareholders have to say upon the matter.
A LA ROSE SHAREHOLDER.

Lord Day Alliance Tyranny

By W. F. Maclean, M.P., in the Toronto World

MR. R. U. McPherson, counsel for the Lord's Day Alliance, states in regard to the complaints about the intolerance of Scotch Sabbatarians that "it is the same old case of the crickety grass-hoppers, and the quiet cud-chewing cows. The little things were making so much noise that they believed they were more important than the cattle."

Mr. McPherson is at liberty to call himself and his Sabbatarian friends "quiet cud-chewing cows" if he pleases, and the bovine attitude which they adopt may justify his classification of the Sabbatarian group as cattle. But there are a great many more grasshoppers than cattle, as it happens, and in a democracy the vote of the grasshopper is just as important as the vote of the cow, and his right to live and enjoy his own innocent existence is fully as great as that of the denizens of the cow-stable. The fancied and assumed superiority of the class which Mr. McPherson denotes as cows over the class that he describes as grasshoppers, is merely a private opinion cherished among the cow class. They contend that because they live in stables and are fed lavishly seven days a week, and have all sorts of the luxuries dear to ruminants constantly at their disposal, Sunday and Saturday alike, the grasshoppers may only do their hopping on six days of the week, and be violently suppressed on the other one.

Justice Middleton's decision makes it clearer than ever that we are not ruled by laws made by the people, but by interpretations of these laws, which depend upon the training and temperament of the legal genius in question. The judgment of one man says that it is permissible to purchase and eat ice cream on Sunday. The judgment of another man says it is a crime to purchase and eat ice cream on Sunday. The cow-party is against ice cream on Sunday, according to Mr. McPherson. The grasshoppers who prefer ice cream in hot weather must starve or suffer punishment for yielding to their appetites. Well kept cows or calves who can keep ice cream in their own stables can eat it on the Sabbath with impunity if they have a mind to.

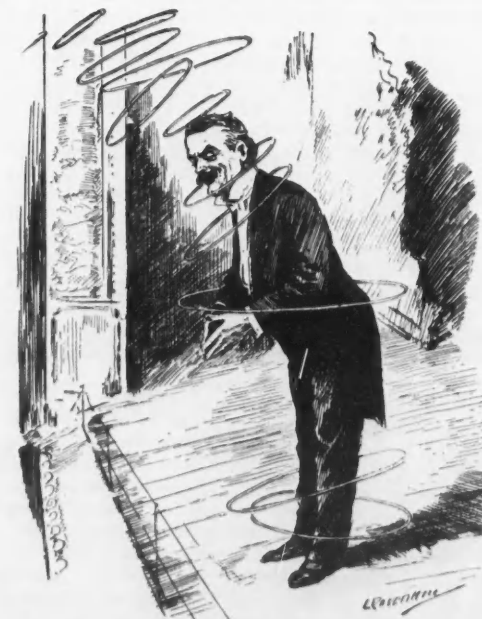
Mr. McPherson pointed out that the actual decisions handed down by Justice Middleton did not specify ice cream, but by analogy, ice cream must come under the judgment. However, there is a gleam of hope. People, grasshoppers though they be, may eat ice cream along with a meal. Legal definitions of a meal have not yet reached their true stage. A bread and butter sandwich furnishes a wholesome and inexpensive meal. Restaurants should be able to serve a meal of such sandwiches and ice cream almost as cheaply as the ice cream alone. And they will be quite right if they do.

Those cows, to use Mr. McPherson's phrase, the Sabbatarian alliance, will probably object that this would be an evasion of the law. We wonder what grasshoppers are gifted by God with their agility for, if not for purposes of evasion. The cows would soon trample them in the mud if they did not look sharp. As a matter of fact there would be no evasion of law. The letter of the law as it stands is a determined evasion of the spirit of the law, and until the letter and the spirit are brought into harmony the constitutional right of agitation must be exercised.

We have no sympathy with the continental Sunday, but neither have we any sympathy with the Blue Law Sunday. Toronto does not want either. Toronto people are evolving along orderly, peaceable and temperate lines, and the absurd attempts at repression of simple and natural enjoyments, such as ice cream on Sunday, only leads to disrespect and disregard of constituted authority. Drive the people away from their innocent pleasures, only available during a few months of summer weather, and the result is to cultivate darker vices. The devil gets in a tremendous amount of work through the agency of such bodies as the Lord's Day Alliance, whose members will neither enter into the spirit of Christ nor allow others to enter.

This is one of the matters that cannot be settled until it is settled right. We were told again and again that the question of Sunday street cars was settled. But it was not settled until the people settled it. The cows went out to grass on that occasion. They may prepare to go out to grass again on the ice cream question. The grasshoppers will be at home there.

Andrew Carnegie, in appreciation of his gift of the Pan-American Union Building and his advocacy for Western-world peace, was recently presented with what terms his greatest mark of honor, a gold medal representing the sentiment of twenty-one American republics, the first time in history, it is claimed, that such a tribute from so many nations had been paid to an individual. The presentation was made in Washington, Senor de Zamacona, Mexican ambassador, making the speech. The medal bears on one side the words, "Benefactor of Humanity," and on the other, "The American Republics to Andrew Carnegie."



BRINGING DOWN THE HOUSE.

Mr. Lloyd George (responding to calls of "Author!" after the first performance of his great insurance drama): "Never knew the houses come so thick before. Pit and gallery I'm used to, but now the stalls and dress-circle have broken out!"
Published by special arrangement.



AVIATION FROM CAIRO TO PARIS

By ALBERT R. CARMAN.

THE great aviation race from Paris to Madrid will not soon be forgotten. It began by killing the French Minister of War and seriously injuring the Premier; and it ended on Friday last when Pierre Vedrine finally dropped out of the clouds into the aerodrome at Getafe near Madrid. He had made the last link of the chain from Burgos in two hours and forty-five minutes. The cables put this distance at 140 miles—I presume "as the crow flies." This illustrates the great speed attained so easily by these aeroplanes, even after a long and trying journey from Paris.

King Alfonso and a great crowd were out at Getafe the day before, expecting Vedrine; but an accident delayed him. Getafe is about eight miles from Madrid. The mighty sport of aviation seems to insist upon putting its "dromes" at quite a distance from the centres of population. When I was in Egypt last winter, they had an aviation "meet" for the winter holiday-makers of Cairo; and they held it at Heliopolis, which is about twenty minutes out on an electric car. Egyptologists would hardly associate Heliopolis with aviation. It is the ancient city of On, where Joseph got his wife. Herodotus visited it; and Plato is said to have spent thirteen years there, studying the doctrines of the priests of the great Temple. Now no trace of the Temple is left, save some insignificant ruins and one of the obelisks; but near at hand a splendid new suburban city has sprung up and a magnificent aerodrome has been built. The city is as yet largely a city of empty houses; for speculation has far outrun population.

It is a curious sight at the "meet" to see carriages full of the veiled ladies of the various higher class "harems" of Cairo, standing in isolated security outside of the grounds; while the ladies, in the charge of a eunuch, who usually sat on the box beside the coachman, peered through dainty jewelled opera-glasses at the great birds whenever they rose high enough to be seen over the fence. Other ladies—less fashionable—came out by car; and they sat, under the watchful eye of somebody, on the sand, carefully removed from social contact with anybody else. In the street cars of Cairo, there are "harem" departments where the women ride. Where the car is very small, these separate sections consist of nothing more than the first two seats, which are open to anybody so long as no ladies apply; but when a native lady signals the car, the conductor laboriously lets down a curtain which shuts off these first two seats from the rest of the vehicle. Foreign ladies, of course, ride where they please. To the native mind, they have no proper modesty.

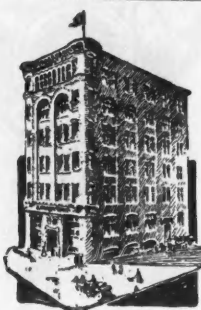
Quite different from this scene was the aviation "meet" at Trouville last summer. Trouville is the most popular of the French seaside resorts, lying just across the harbor from Havre and within easy reach of Paris. They had a fortnight of aviation there about the end of August; and, for the most of the time, the big birds were buzzing through the air from one huge aerodrome near Havre to another just beyond Deauville, which is really a part of Trouville. Again, there were plenty of ladies to see the daring aviators; but they did not sit in veiled isolation. They filled motors which hurried to the grounds and brightened the grandstand with their latest Parisian costumes. Afterwards, in the evenings, they dined in the big hotels of Trouville and flocked to the Casino, where an orchestra plays, to which few listen, and where you can "play" yourself in the gaming-rooms with a far larger audience.

A dining room at Trouville is one of the most entertaining places I know. All sorts and conditions of people come there; and they are all bent on enjoyment. You will remember that "The Faun" chided English people because they hid their feelings. Well, he would have nothing to complain of in gay Trouville. When a merry party "motors" up to the hotel entrance and its members disengage themselves with much chatter from their "machine," and they gather at a table in the restaurant and discuss with the "garcon" what wine they had better order, everybody in the room knows what a thoroughly good time they are having. Even the staid Provincial family which has come over for the "aviation," and dines more quietly next you, enjoys every course of the French "table d'hôte" in quite frank fashion; and it is with great difficulty that the dear old lady, who is "mother" of the family, is restrained by her more conventional children from trying to get a second helping of dishes that she likes. This, you will please understand, is almost unheard of at a French "table d'hôte."

ONE morning I walked to the aerodrome and got into that part of it where stood the "hangars" of the aviators. There they were at work in most of the tents fixing up their machines for the afternoon's flight. The few of us who were there were permitted to go into the tents and look closely at the details of the machines, and even question the workmen who were oiling, adjusting and generally preparing them for business. They look much larger, heavier and stronger thus seen at close range than when soaring through the air far above you. The multiplicity of wires which must be pulled seems confusing—and a mistake usually means death. They had the appearance to me of an unfinished invention. There seemed to be lots of loose ends and raw edges yet. Invention will gradually trim these defects down until the flying machine will be far safer than we now regard it. For instance, it ought to be easy to attach to each machine something of a parachute character which would make a clean fall almost impossible.

The French are, of course, the great aviators. They have that quality of nervous "nerve" which makes for success in such sports. The Germans are too logical and the English are too practical. This is a game in which the prizes go to reckless daring; and one of the prizes is martyrdom. The French are paying in precious lives for their mastery of the air; but the terrible toll which has been taken has not deterred the eager volunteers who still crowd the aerodromes. In Paris, one hardly passes a day without seeing a Bleriot or an Antoinette sailing by overhead. Elsewhere the sight is a spectacle which draws crowds; in Paris, it is becoming a commonplace. But then there are few things, the latest development of which is not to be seen in Paris.

Blue Arctic foxes are bred extensively on the islands of the Alaska coast. These creatures can not be tamed, but they are fed all the year round and trapped in special houses in the winter when their coats are in suitable condition.



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71 POINTS ABOUT PEOPLE

At a Quick Lunch Counter.

THE youths who wait behind the counters in the quick lunches acquire a certain kind of crude but ready wit from their constant association with all sorts of men who think it is part of their duty to make remarks about the things they buy to eat. The lads who wear the white aprons and hand out the steaming dishes do not always come out second best in the exchange of pleasantries. A week or so ago a "general grouch" went into one of the lunch counters and proceeded to complain about everything.

"Say, waiter, did you make this coffee of chewing tobacco?" and "Say waiter, how many people have refused this egg?" were sample remarks.

At last he ordered a chicken patty, and tried it.

"Look here, there is no chicken in this," he exclaimed.

"I guess not," was the unexpected reply of the waiter. "Perhaps it is real."

"Then what do you call it chicken patty for, if there is no chicken in it?" inquired the irate customer.

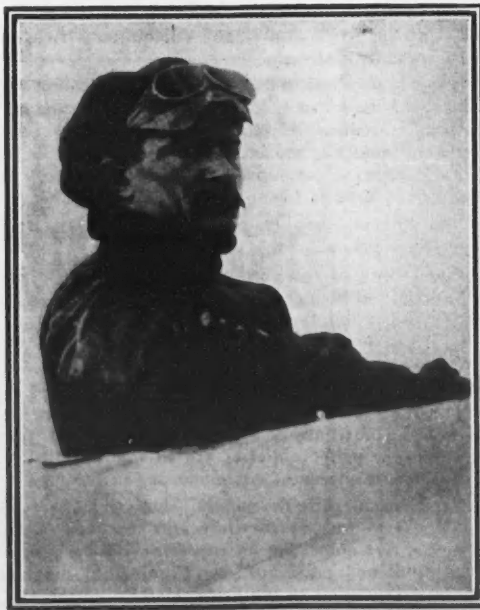
"Well, if you bought a dog biscuit, you would not expect to find any dog in it," retorted the waiter.

Mr. Barber's Wager.

JOHN R. BARBER, ex-M.P.P., of Georgetown, the veteran paper manufacturer, who will next month celebrate his fiftieth anniversary of active connection with the trade, is regarded as the dean of Canada's paper producers and the most conversant with all departments of the industry of any man in the Dominion. He differs with the Laurier Government only on the question of reciprocity, believing that the book and writing plants of the country would be seriously jeopardized by American competition if the pulp and paper clauses of the pact are adopted. He has threatened to close down the mills of the Toronto Paper Manufacturing Company at Cornwall if the agreement is carried, and wait either for a change of Government or a change of policy. Now, Mr. Barber never made a bet in his life or offered to make one until the other day when he was in Ottawa. He was engaged in a pretty warm reciprocity argument with Robert Smith, M.P., for Stormont, when the latter intimated that he had heard men talk in that strain before, and cast some doubt upon Mr. Barber's expressed intentions. Then it was that Mr. Barber delivered his ultimatum. "See here," he retorted, "I will wager \$1,000 against \$100 of your sessional indemnity that I will do exactly as I say. You are venturing only about a week's wages, considering the time put in at Ottawa, while I am going you ten times better. What do you say, is it a go?" The offer was not accepted, and still holds if the M.P. cares to take advantage of it—and he can name the charity which will be made the beneficiary.

Sir Matthew Begbie's Wit.

A CONSTANT reader writes from Montreal: "Some few weeks ago I noticed in your paper a story of the life of the late Chief Justice Matthew Begbie of British Columbia. I was out there the first year the C.P.R.



PIERRE VÉDRINE.

The French aviator who flew across the Pyrenees and won the Paris to Madrid race, which carried a prize of \$40,000.

was opened, and heard many stories about Sir Matthew. One of the best, I think, is one that was told soon after his arrival from London. He was holding court at Yale. A man was brought before the Judge. He was known to be one of the toughs of that locality, and from the evidence given it did not take Sir Matthew long to come to a decision.

"Addressing the prisoner, he said: 'I fine you one hundred pounds.' Immediately the man in the dock said: 'That is easy, Judge. I have got that and more in my breeches pocket.'

"The Judge replied: 'And six months in jail. Have you got that in your breeches pocket?'"

An Inveterate Stage Joker.

Miss Mary Shaw, the well-known interpreter of famous roles created by Henrik Ibsen and George Bernard Shaw, has lately been working overtime at writing reminiscences of the stage. Some of the most interesting of her recollections deal with the "guying" propensities of the late Maurice Barrymore and his wife, Georgina



CONSECRATING A MACEDONIAN CHURCH.

The Balkan settlement in Toronto has grown so large that the Bulgarians and Roumanians recently decided to have a church of their own. The ceremony was performed on May 23 by Archbishop Platon of New York, chief dignitary of the Greek Church in America, who is here depicted.

Drew Barrymore, who was a member of the famous Drew family, "Guying," on the stage, is the art of interjecting in the lines flippant or humorous asides, which may or may not be audible to the audience. The primary purpose of the "guyor" is to "break up" the person playing opposite at the moment, either by causing the latter to laugh or to become confused in his or her lines. Apparently in the case of the Drews the predilection toward guying is a family trait, for John Drew, who appeared in Toronto a few weeks ago, is known among his stage associates as a most inveterate joker at their expense; in fact, they are ready to aver that he lies awake nights thinking up absurd or disconcerting remarks designed to disturb their equanimity at the most serious moments of the play. He delights in addressing the most ridiculous and irrelevant asides to the women of the company, while it is said that the comments which he lightheartedly delivers under his breath to the male actors are both terrifying and unprintable. Two examples of his method will suffice. "Smith," the Maugham comedy in which he appeared in Toronto, contains a scene in which Mr. Drew is being served at breakfast by Miss Mary Bolland, the leading lady, in the character of a prim and demure housemaid. A week or two before the comedy played Toronto, the understudy who accompanies the company, was occupying the stage box. As he sipped his tea, Mr. Drew glanced quizzically at the stage box, and addressing the understudy by her company nickname, he remarked: "They call this tea, but it is really soup." The audience, who did not catch the drift of the aside, doubtless wondered why both the leading lady and the occupant of the stage box snickered loudly. Again, in the third act, one of the ladies has to announce that she is sailing at once for Sydney, Australia. "Going to Sydney?" answers Mr. Drew in surprise, adding for her own ear, and he respectfully shakes her by the hand, "or did you say kidney?"

Apart from his joking, Mr. Drew is idolized by the women of his company, including of course, Mrs. Drew, who accompanies him on his tours. In the ordinary theatrical organization, the management supplies only the bare transportation, leaving the player to pay for sleepers, meals and all incidental travelling expenses. In Mr. Drew's company, however, the star not only insists on bearing all these expenses personally, but he also has carriages meet the train to convey the ladies of the company to their hotels. He also refuses to make even the shortest jump except in a parlor car, and if there is no regular car of this description on the train, he has a special one put on.

Ten years ago Scotland had a population, in round numbers, of 4,500,000. Now it has 4,800,000, so that the increase in ten years has been less than seven per cent. as compared with more than eleven per cent. for the previous decade. Various causes have been assigned for the check to the growth of the community, but the greatest cause is undoubtedly the extraordinary emigration from all parts of Scotland to Canada and the United States during the last five or six years. About 90,000 persons have gone to Canada alone in this period. Both the country and the cities are affected. Thousands of old homesteads have been abandoned by those who have yielded to the attractions of the new world. Agriculturists and many of the best artisans have gone with their families.

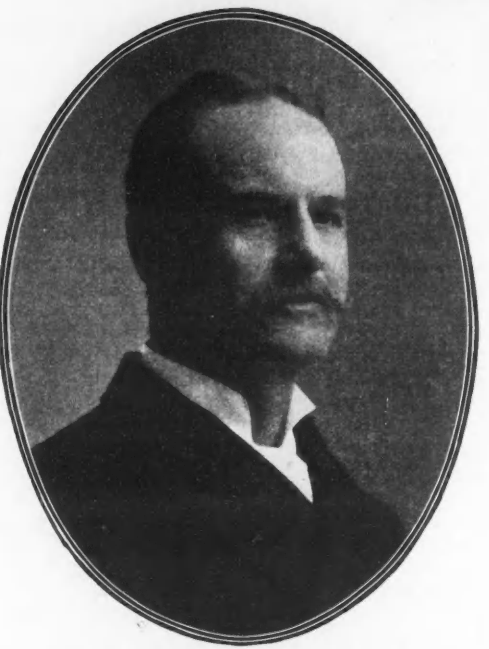


If there is one member of Parliament who has earned his respite of two months more than any of his fellows, it is Gilbert Howard McIntyre, the deputy Speaker of the House of Commons. As Chairman of the Committee of the whole House, Mr. McIntyre sat in judgment upon the reciprocity debate, and for weeks at a time he was in the chair at the head of the clerk's table, listening to the flow of eloquence, keeping the members with their noses to the grindstone of relevancy, and bringing to bear on the administration of his duties all the tact and judgment, without the exercise of which an unruly House will speedily slip from its moorings of dignity. It is not too much to say for Mr. McIntyre that Parliament had never had a Deputy Speaker who performed his somewhat thankless task with so much of the spirit of fairness and impartiality. All through the dreary wrangling on the general question of better trade relation with the United States, when the House was frequently swept by fierce little storms of party passion, the good humor and "bonhomie" of the Deputy Speaker steered it past many a nasty shoal into the quiet breakwaters of decorum. With a less strong man in the chair this session it is admitted that disorderly scenes would have broken out, which would have brought discredit upon a presumably intelligent body of 221 members. Mr. McIntyre was equal to every emergency, and he has proved himself to be the best Deputy Speaker the Commons ever had.

GILBERT HOWARD MCINTYRE is 57 years old and comes of Scotch and Irish stock. He was born in St. Mary's, Ontario, where he has lived all his life, and before entering federal politics placed a prominent part in the municipal politics of his native town. He was elected to Parliament in 1904 as a supporter of Sir Wilfrid Laurier, and he early caught the ear of his leader by making a speech in the French tongue. A man from Ontario capable of speaking the language of the Premier, was speedily booked for preferment, but it was thought that Mr. McIntyre had ruined his chances by voting against the Government on the autonomy bills which created the new provinces of Alberta and Saskatchewan. There were many who prophesied at that time that McIntyre would never come back to Ottawa again, but he was returned at the elections of 1908 by the slim majority of 29. When Charles MacNeil, who was Deputy Speaker for the Parliamentary term of 1904-08, was elevated to the Speaker's chair, Mr. McIntyre was given the former post, which carries with it in addition to the sessional indemnity of \$2,500, a salary of \$2,000 and official quarters in the precincts. Up to that time the member for South Perth was an untitled man. No one knew what he had in him, but from the first he showed a mastery of the rules, and an appreciation of the dignity of Parliament which were speedily recognized. It began to be noised about the headquarters of the Opposition that "you can't monkey with that chap McIntyre." Charles MacNeil was too good natured as Deputy Speaker. Gilbert McIntyre is a stickler for discipline.

GILBERT MCINTYRE occasionally occupies the Speaker's chair when that dignity is off attending to the social duties incumbent upon him in his position of First Commoner, and it was on one of these occasions that he astonished the Government side by pulling the Honorable William Paterson up with a short rein, and ruling him out of order. Now Billy Paterson has been in the House for so many years that he is an authority on rules and procedure. Even Dr. Sproule has to take a back seat to the Brantford biscuit maker, when it comes to a matter of hoary precedent. When the acting Speaker rose, and calmly ruled the veteran Minister of Customs out of order for referring to a subject which was not before the chair, there was a howl of joy from the Opposition, and the genial head of the department, after gazing in an astonished way at his Honor, sank back flabbergasted. It takes some pluck to rule a Minister of the Crown out of order. Charlie MacNeil has never done it and Speaker Sutherland before him would have sooner thought of jumping over the Suspension bridge as to inform a member of the Cabinet that he was violating one of the elementary rules of the House. That little incident shows the calibre of the present Deputy Speaker. All political fish look alike to him, and when they begin to swim around in forbidden waters they are jerked out. Only once this session has a ruling of Mr. McIntyre been appealed from, and the Speaker called to the chair to settle the dispute, and it did not take many minutes for the ruling to be upheld.

THAT some system of shortening debates will eventually have to come is Mr. McIntyre's conviction. He believes that the present system of unlimited discussion whereby an Opposition can resist by every legitimate means the passage of the will of the majority as crystallized into legislation, must come to an end sooner or later. He also favors the appointment of under-secretaries, such as they have in England, to relieve Ministers of the Crown of much of the detail work in the House. It will thus be seen that in addition to his every day prosaic duties, Mr. McIntyre is something of a dreamer. It has often been alleged that there are too many Ministers now. What on earth would happen if a series of undersecretaries were appointed? Fancy E. M. Macdonald, of Pictou, or F. B. Carvell, of Carleton, N.B., replying to questions on behalf of certain departments? The hour devoted to quizzing the Government, which is one of the choicest privileges of the Opposition, would speedily degenerate into a "catch-as-catch-can" political wrestle. Albeit, Mr. McIntyre has good, sound views of the responsibility of his position, and should the fates have in store for Sir Wilfrid another term in which to finish that work of his, the present member for South Perth would fill the Speaker's chair, and if he maintains the record he has made during the past three years would fill it ac-



GILBERT H. MCINTYRE, M.P.,
Deputy Speaker of the House of Commons.

ceptably not only to the Government side, but to those who sit on the left.

THERE are all sorts of rumors afloat about an early dissolution and an appeal to the people, but, of course, the only man who knows definitely what is going to happen is at present assuring the members of the Imperial Conference that while he loves the American he loves the Briton more. But if campaign literature is any criterion to go by, there will be something doing shortly. The whole staff of sessional messengers is busily engaged in sending out the speeches of Sir Wilfrid Laurier and Mr. Fielding on the reciprocity agreement to all parts of the country. The passages in the vicinity of the Commons' Post Office are blocked with hundreds of bags of printed eloquence, all ready for franking through the mails. And the country is paying the wages of these men who are struggling with the avalanche which has swept in from the printing bureau. On the other hand, the Opposition is not resting. In every constituency throughout the Dominion, the men who got away last week with the balance of their sessional indemnity are talking to their electors. A midsummer campaign is not one of the nicest things in the world. Politics and flies do not go well together, and although last year Mr. Borden introduced the system of political picnics in Ontario, where whole families sucked the ice cream cones and listened to the horrible details concerning the Quebec bridge and the printing bureau, it is doubtful if the experiment will be repeated. Israel Tarte once said that "electors were not won by prayers." It might be remarked that ice cream has yet to win its spurs as a vote puller.

SPEAKING of campaign literature, it appears that rural postmasters have received large bundles of these "aids to right thinking," and have been instructed to hand a copy of Mr. Fielding's speech to every man, woman and child who calls for the mail. Census enumerators out in the country districts are said to have been well supplied with this mental food, which they will slip into the hand of the man of whom they are asking impertinent questions as to whether he has ever been in jail or smokes! It is certain that Mr. Fisher, who looks upon these hired men of the census department as agents for the Liberal party, will leave no stone unturned to see that in addition to counting heads they also do a little political missionary work. What is a census for anyway?

THE MACE.

Prince Eugen of Sweden, youngest brother of King Gustaf V., is not only passionately fond of art, but is himself an artist whose talent has earned for him one of the foremost places among the Swedish painters of the present day. He studied in Paris, perfecting a natural gift. None of his paintings are for sale. At all exhibitions of Swedish art at home or abroad Prince Eugen is invariably invited to act as president, and often consents to do so. He, himself, is a frequent exhibitor. His home, where often assemble the most famous of Swedish artists, is within a convenient distance of Stockholm.



ROLAND GARROS.

The famous French aviator who won the Paris to Rouen race on May 30, winning \$100,000. American Press Association.

Canadian Wins Japan's Star Racing Trophy

CANADA is not the only country which celebrates the spring time with horse races. In Yokohama, Japan, they have a meet of the Nippon Race Club, in which not only the natives, but the large foreign colony take a deep interest in it. A prominent factor in the contests is Mr. J. C. Fletcher, formerly of Toronto, who for two successive years, has captured the Emperor's Cup, the coveted prize of the meeting. Last year he won with a horse bred by himself, named Woodbine, and this year the cup was captured by Blue Bonnets. These names will be recognized as those of the two leading Canadian race tracks. One of the Yokohama papers gives the following account of the race which took place on May 6th:

Though the sky was overcast and the air somewhat chilly, the rain fortunately held off, with the result that the second day's meeting of the Nippon Race Club brought out a much larger attendance than yesterday, the number of foreign ladies and gentlemen present being very considerable. It being the chief day of the meet—Emperor's Cup Day—his Majesty the Emperor was represented by His Highness Prince Takeda, who was attended by Baron Niwa, Master of Ceremonies, and other officials of the Household Department.

The Emperor's Cup is the oldest classic in Japan, and is open to all Japan-bred horses and to Nippon Race Club Australian subscription mares. Distance one mile. This year His Imperial Majesty the Emperor presented a beautiful silver bowl decorated in cherry blossom design and bearing the Imperial crest. The trophy was won by Blue Bonnets, owned by Mr. J. C. Fletcher, whose mare, Woodbine, won the last Emperor's Cup.

Race No. 3—Class B. The Emperor's Cup.—Presented by His Majesty the Emperor. The second to receive ¥150. For N.R.C. subscription Australian horses and Japan non-subscription country bred horses; winners of three races at date of entry, weight for age; winners of more than three races at date of entry 3 lbs. extra for each win over three wins, not exceeding 15 lbs. in all. Subscription Australian horses in Japan for their second meeting, 3 lbs. allowance; horses that have started at previous meetings, but have not won a race, 5 lbs. allowance accumulative; subscription Australian griffins 12 lbs. allowance; winners after closing of entries to carry 5 lbs. extra accumulative; previous winners of Emperor's Cup under these conditions excluded. Distance, one mile.

Messrs.	Age.	lbs.	Jockey.
Canuck's Blue Bonnets	Aged 137	...	Asahi
News' Sonia (late Min-doro)	Aged 140	...	Pas
I. Yasuda's Cupid (late Banri)	Aged 137	...	Tsubouchi
T. Hiyama's Persephone	143	...	Ebano
Prince's Saratoga (late Vermont II.)	Aged 137	...	Sugiyama

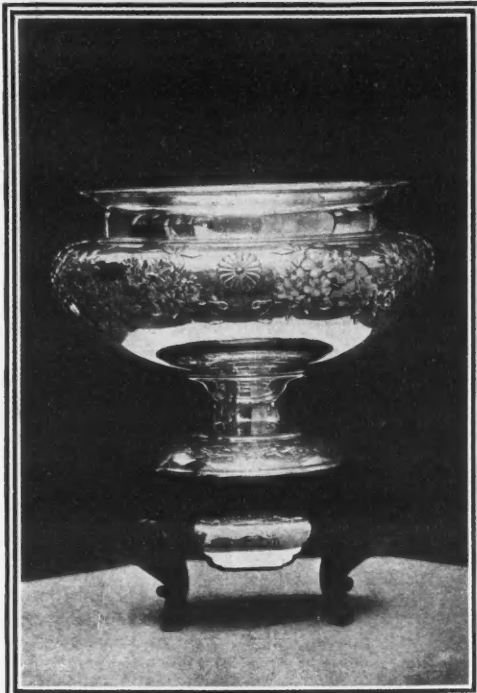
Of the twelve entrants, only five declared to start, Blue Bonnets being favorite. It looked like an easy win for this mare, as she has shown excellent form in training, and in her only start this season after being left at the post in a mile race with eight starters, carrying 141 lbs. she came from last place through the stretch to finish a bang-up third. The walk-up start was used, the gate being sprung with the horses well in motion, and the break was all that could be desired. Cupid was off flying and took the rail from Sonia, with Blue Bonnets in third position. Rounding the first turn, Cupid was taken a little wide to avoid the heavy going, when Asahi on Blue Bonnets rushed his mare through on the rail. The pace, going up the hill, was a stiff one, with Cupid and Blue Bonnets running neck and neck, Sonia a length behind. The positions remained unchanged along the back stretch until the bottom turn was reached, when Sonia challenged the leaders, the three horses entering the stretch abreast, and others being clearly out-run. At the furlong post Cupid was done, and the jockey on Sonia was making a gallant effort to overhaul Blue Bonnets, which went on to win, pulling up by about three lengths. Time, 1:48.

The win was a very popular one, and as Mrs. Fletcher led the winning horse into the paddock hearty cheers were raised by the spectators.

With a few words of congratulation, the cup was presented to Mr. Fletcher by Baron Niwa, Master of Ceremonies in the Imperial Household, in the presence of His Imperial Highness Prince Takeda, after which three hearty cheers were given for His Imperial Majesty the Emperor, at the call of Mr. F. M. Tegner, chairman of the Executive Committee.

Blue Bonnets is one of the Nippon Race Club's Aus-

tumn, 1908, subscription mares, and is by Regained, out of Simmering. During her first season she failed to win, but in the spring of 1909 won the championship. On this occasion she ran kindly, but in most of her races she sulked after acting very badly at the post, and her owners becoming disgusted with the mare put her up for auction in June of last year. Her present owner, Mr. Fletcher, secured her for a very nominal sum, and up to the end of last year, under his handling, she won five



THE EMPEROR'S CUP.
Trophy donated to the Nippon Jockey Club by the Emperor of Japan and the most coveted racing award in the Orient.

firsts and four seconds, including the championship at the autumn meeting of the Tokyo Race Association.

In the winning of yesterday's cup race, Mr. Fletcher has accomplished that which but one other horse owner in Japan has done, that is win the Emperor's Cup two years in succession. As last year Mr. Fletcher's good mare, Woodbine, won the cup and in addition two other important races of the meeting, namely, the Mayor's Cup and the champion's.

The Emperor's Cup was won two years in succession previously by Hachitaro Hiranuma, the Tokyo millionaire.

Salaries of British Mayors.

AN American municipality recently asked for a consular report on the salaries of mayors in British cities of moderate size, and the following information was elicited:

The English city nearest in population to the foregoing number, as far as my investigation went, is Newcastle, the Mayor of which receives \$2,500 per annum. Additional remuneration is sometimes given to cover expenses on exceptional occasions. There is also an annual allowance of \$750 for horses and carriages.

The population of Dublin (in each instance I am following the British census of 1901) is 290,000. The Lord Mayor of Dublin for some time received about \$18,000 a year, but in November, 1910 this salary was reduced to about \$8,000 a year.

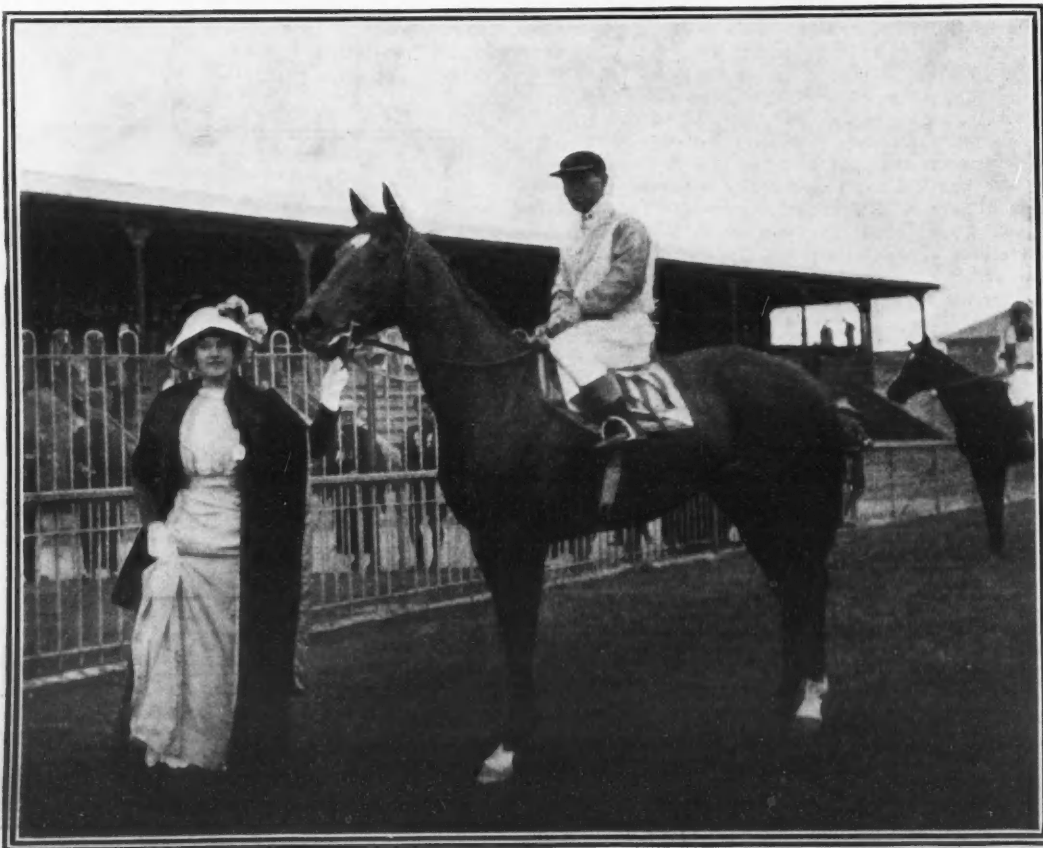
Bradford, with a population of 280,000, makes no allowance for its Lord Mayor. On exceptional occasions appropriations are made, but no portion of the same is ever used personally by the Lord Mayor.

Bristol, with a population of 328,000, allows its Mayor \$5,000 annually and \$600 towards defraying the expenses of a private secretary. The cost of the upkeep of the municipal coach, men's wages and livery are defrayed directly out of the public funds.


Edinburgh, having a population of 313,000, allows its Lord Provost, corresponding to a Lord Mayor of an English city, the sum of \$5,000 a year.

Sheffield, with 380,000 people, allows nothing whatever to its chief municipal executive. A special committee has recently been appointed to examine into this question and to report as to the desirability of providing some remuneration.

Leeds, with a population of 429,000, Belfast with 348,000, and Hull with 193,000, make no allowance for the remuneration of their Mayors or Lord Mayors, as they case may be. In Hull, however, at the time of the coronation of Edward VII., an allowance was made to the Lord Mayor of \$10,000.



"Blue Bonnets," the mare who won the Emperor's Cup at the meet of the Nippon Jockey Club, Yokohama, Japan, on May 6th. Her owner is a Canadian, Mr. J. C. Fletcher, formerly of Toronto, and Mrs. Fletcher is seen leading the mare into the judges' enclosure. "Woodbine," another of Mr. Fletcher's mounts, won this coveted trophy last year.



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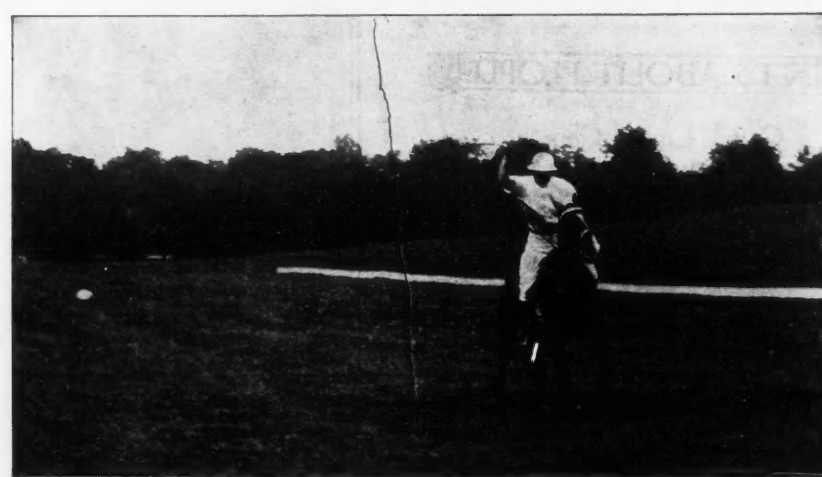
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The office of a Mayor or Lord Mayor in England is, in a sense, non-political; that is, although he of necessity belongs to a political party, he does not attempt during his term of office, which lasts a year, to shape legislation for political ends. He presides at the Council meetings, but presides impartially, as far as I have been able to discover, without indicating any party bias or prejudice.

Even where compensation is allowed, it is ordinarily altogether inadequate and only covers a part of the expenses actually incurred by the Mayor or Lord Mayor. To appreciate this, it must be understood that the head of the government in a British city is, during his term of office, the public civic host. The town hall is a centre of society activity, where distinguished strangers are entertained and where receptions, children's parties, balls and various other functions are given. During his term of office the Mayor or Lord Mayor is, by virtue of his position, the head of all the local charities, and presides usually at their annual meetings. The Lady Mayoress also associates herself with him in this branch of his work.

It is estimated that, as a rule, whatever compensation the chief executive of a British city of any considerable size may receive, he spends at least as much again during his year of office out of his private fortune for official purposes.

The Mayor or Lord Mayor of a British city is its chief citizen, and is invited to every public or quasi-public function and always given the place of honor. His unique position emphasizes another interesting fact, and that is the vast amount of voluntary public social service in Great Britain. Instead of rusting out in business, a great many Englishmen retire absolutely, or in a large measure, from active business life at a comparatively early age, say 50 or so, and thenceforward devote a great deal of their time and thought and energy to the well being of their city and Empire.

The justices of the peace in a large city, with the exception of one paid magistrate, receive no compensation, and consider it an honor to act in that capacity. The members of City Councils, as a rule, serve without

pay. The chairman of one of the most important public boards in one of the largest cities in England said to me that he gave two-thirds of his time to that service and that he would resign at once if any salary were attached, because his compensation grew out of the fact that he could be helpful to his city without receiving any monetary return.

The Old Master Fetish.

FROM the meagre response to the excellently advertised appeal of this picture (Rembrandt's "The Mill") it is evident that the sane art-loving public are at variance with the "rich American" (ubiquitous "rich American") as to its cash value.

It is not disposed to pay £5,000 per annum for sight of a small picture whose color scheme, owing to the ravages of time, is reduced to that represented by a judicious mixture of golden syrup and black treacle, while its lessons in composition, "chiaroscuro," etc., have been stock knowledge of the schools for ages past.

The universal verdict, professional and lay, is: "Let it go, and welcome."

The failure of this deal will perhaps help to kill the paralyzing "old master" fetish now so prevalent. Had it succeeded (as did the cracked panel Holbein affair and others) we should have been faced with a never ending procession of similar ventures at stakes probably running into the millions.

The time is recognized to be inopportune for raising £100,000 for purchase of a mediocre specimen of museum art while our public galleries are so woefully deficient in the real masterpieces of contemporary painting.

By all means raise the money. Many times that amount are needed to remove the universal reproach of neglect of modern art and bring us into line with the possessions and enlightened policy of our Continental neighbors.—Wynford Dewhurst in the Daily Mail.

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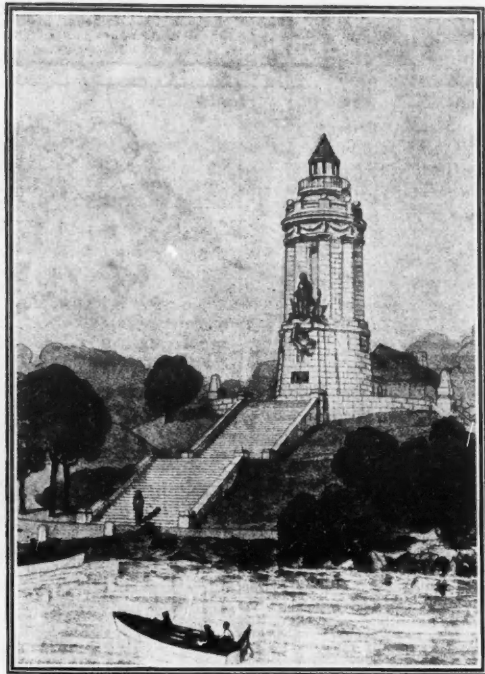
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The Honorary Governors who will visit the Toronto General Hospital during the week commencing on June 4th are, Messrs. George H. Goddard, Esq., M.P.P., and A. E. Kemp.

United States' Tribute to Champlain

THE Commissioners of New York and Vermont who conducted the Champlain Tercentenary Celebration in the summer of 1909 have united to erect a permanent memorial to Champlain at Crown Point, on Lake Champlain, and have adopted a design that combines this object with a utilitarian purpose, in the form of a memorial lighthouse. Many European lighthouses have been given a more or less architectural character intentionally, some, like Smeaton's Eddystone, are monumental as a result of strict adaptation to conditions, and some, such as the Eddystone, have become memorials to their builders; but none has, we believe, been erected as a memorial to any particular event or person.

The Acts of New York and Vermont which created the commissions for the celebration provided that part of the funds appropriated should be reserved for the



UNITED STATES TRIBUTE TO CHAMPLAIN.
Memorial lighthouse to be erected at Crown Point on the lake which bears the explorer's name.

erection of a permanent monument, and after some delay in arranging to combine their resources in order to erect a joint memorial, and in deciding on a site, the combined commissions have chosen the lighthouse reservation at Crown Point, as offering greater advantages than any other of the many available situations about the lake. Crown Point lies near the southern end of the lake, between the wide mouth of Bullwaga Bay on the New York side, and the narrow channel that leads down from Ticonderoga on the Vermont side. Though actually in New York, it seems, from either shore, to lie between the two States. It is visible from both shores, and from the trains of the Delaware and Hudson Railroad, and from the lake itself for a great distance to the north. The line of water traffic passes within six hundred feet of it. The lighthouse itself is built at the extremity of Crown Point, on the site of an ancient battery whose earthworks are still visible, and is not far from the ruins of Forts Frederick and Amherst, dating from 1371 to 1756.

Permission was obtained from the national government to use this site, subject to the approval of the Lighthouse Bureau, and an architectural competition was held under the direction of Professor Hamlin, of Columbia University, for the purpose of obtaining a design. The designs submitted bore no names, and their authors were not known until after a decision had been reached. The project by Dillon, McLellan, & Beadel was selected. It provides for the reconstruction of the present lighthouse in a monumental form. The style is that of France of the time of Champlain, as used in parts of Fontainebleau and other royal hunting-lodges situated in comparatively wild places. Eight robust columns on a high base surround the central shaft and carry a boldly decorated entablature; above the entablature is a visitors' gallery, separate from the gallery about the light itself, which is carried up on the continuation of the stair shaft. The whole has a sharply accentuated silhouette, and strong vertical lines of light and shade, which will differentiate it, and make its monumental character unmistakable at any distance at which it can be seen. At the front is a bronze statue of Champlain, placed high, so as to be above the trees. At one side of him is an Indian and on the other a *courier du bois*. Just below the group is the prow of a conventionalized canoe, laden with the products of the country.



TORONTO CADETS ON PARADE.
On Empire Day (May 23) all the juvenile battalions of Toronto paraded in Queen's Park and were reviewed by His Excellency Earl Grey.

A broad flight of granite steps leads from the landing-wharf up to the circular terrace on which the structure stands, with two pyramidal memorial obelisks at either side, bearing the arms of New York and Vermont.

Construction will be commenced this spring, and it is intended to dedicate the memorial in 1912, on the anniversary of the discovery of the lake. The construction must be carried on without interfering with the maintenance of the light in its exact present position. To shift it or extinguish it would cause confusion. As the present tower must be removed before building the new one, the glass light-chamber must be left suspended in the air, a process which will require some delicate engineering.—Harper's Weekly.

Balzac's Love Theory.

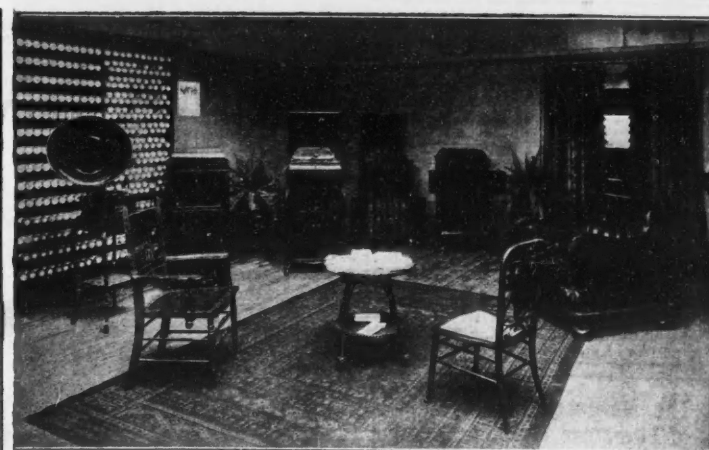
CAN we fall in love with a mask? Yes, says Balzac, in a posthumous tale that has just been unearthed by a Paris publisher, who claims to have discovered the manuscript in the library of the Duc de Dino. The story is a short one, entitled "L'Amour Masque," and the manuscript, we are told by the publishers, has been in the possession of the Talleyrand-Perigord family for the last fifty years or more. Balzac has been received and treated very kindly by the Duchesse de Dino, and one day, by way of thanking her, he sat down to write a short novel for her. It was rapidly finished, and was at first entitled "Imprudence et Bonheur." The Duchess had the manuscript beautifully bound, and it remained in the libraries until the present Duc de Dino gave it to the publishers.

The story is about an officer who meets a pretty young widow, entirely masked, at a ball at the Opera. He falls in love with her and sees her often afterward, but always with the mysterious mask. She exercised a fascination over him and compromised matters by meeting him under a mask. It is only after years of a trying situation, and when the officer is about to despair, that the mask falls, and the romance has the usual happy ending. The details, considering the privileged freedom with which Balzac wrote, like many another French author, will not bear repetition. Even after we admit the fact that a brilliant and intelligent young officer could, at first sight, fall in love with a lady whom he sees only in a mask, and about whom he knows nothing as to whether she is married, single, or a widow, which he finds out later, we can with difficulty conceive the character of the masked lady who sends her negro servant to fetch the captain and to introduce him into her house and boudoir, with his eyes bandaged; but once we admit absurd eccentricities we might as well go the whole length. So, at least, thought Balzac in writing this little sketchy absurdity. We are amused that the lady should be masked when her future husband is wooing her, and that the lover should be bandaged when the lady takes off the mask. This might make an amusing subject for a theatrical sketch, but the rest is, from Mrs. Grundy's point of view, too awful to be told. The novel, well advertised as it has been by its clever publishers just a few days before its appearance, is having a rapid sale, judging from some bookstalls where I inquired, and where all the copies that had been received in the morning had been sold in the evening. True, the price is only 4d., and for that sum it is no great extravagance to buy a totally new and hitherto unpublished story from the pen of Honore de Balzac.—Paris Correspondence, London Telegraph.

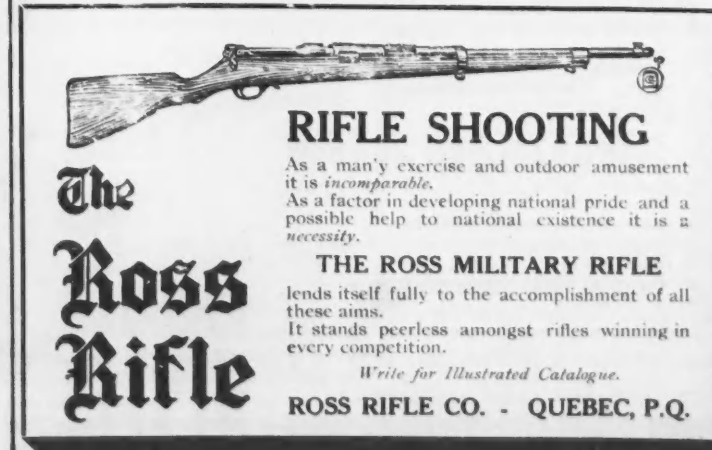
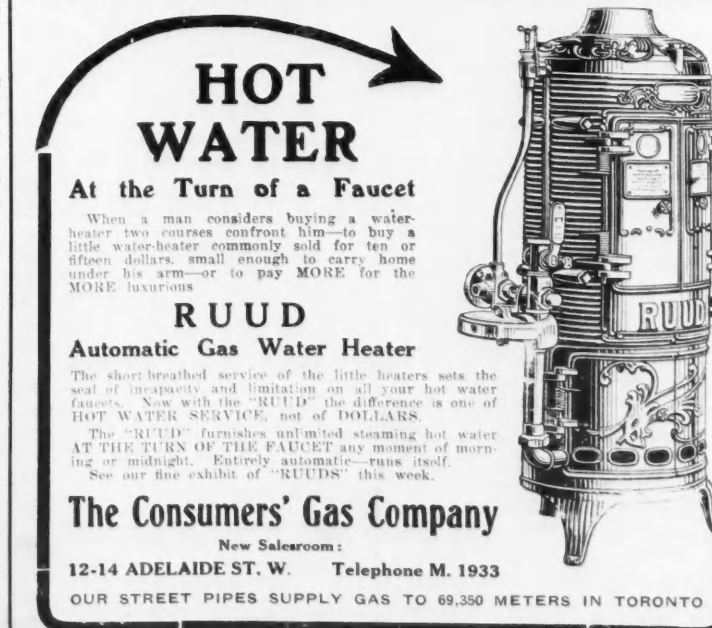
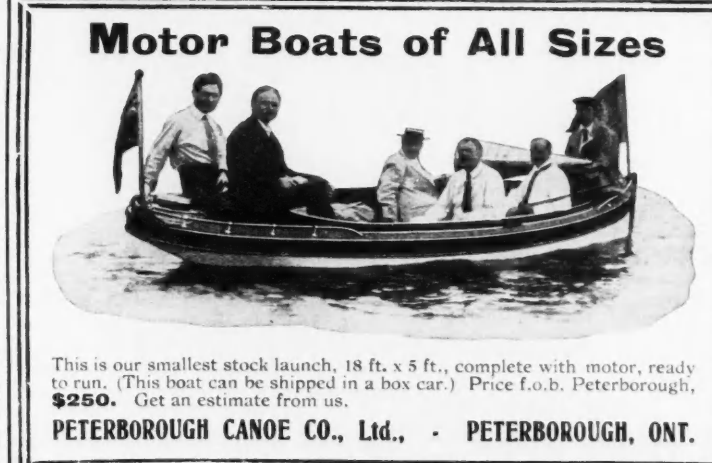
Dangers of the Drama.

IF one goes to the theatre to be exhilarated, one should choose one's play very carefully. Rutland Barrington, in his biography, gives a story which amply proves this. "The next production," he says, "at the Olympic was 'The Two Orphans,' an adaptation from the French—a most stirring melodrama, containing one of the finest fights I ever saw on the stage. Henry Neville and William Rignold were the combatants, and the latter, being a very big-framed man, and Neville slight, and also playing the part of a lame younger brother (the hero to the elder one's brute), it was very thrilling and most satisfactory to find the bully get his deserts. One night, during the progress of this duel to the death, there was a great commotion in the pit, caused, as we learned afterwards, by a poor woman who had been seriously ill from melancholia. Her doctor had advised a visit to the theatre by way of cheering her up, but neglected to prescribe any particular one. She therefore chose for herself the play she would go to, and it finished her, for the poor soul never spoke after they carried her out. It is never never wise to go to a theatre when feeling depressed, there being quite enough risks in ordinary life."

Brigadier-General Arthur Murray, U.S.A., chief of artillery, is recognized as one of the world's experts in submarine mines. In his hands rests much of the responsibility for guarding the shore-line of the country. General Murray was born in Missouri in 1851 and was graduated at the United States Military Academy, second in his class, in 1874. He is a lawyer as well as a military man, and has also been a professor of military science and tactics at Yale. He has written several technical works relating to army subjects.



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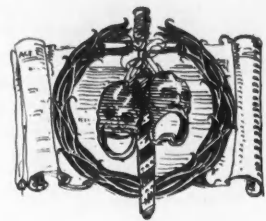
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MUSIC and the DRAMA



PERCY HASWELL.

The charming comedienne, who will open her second summer stock season at the Royal Alexandra Theatre next week.

THE late Sir William Schwenck Gilbert who died suddenly on Monday last while bathing, was one of the few English dramatists of the nineteenth century whose plays were worth printing as literary productions—and probably the only man who ever wrote operettas that were worthy of critical consideration apart from their music. He was born in London in 1836 and graduated from London University in the late fifties. He took up the study of law and was called to the bar in 1864. He was for five years a clerk in the office of the Privy Council of Great Britain and was at one time a captain in the Aberdeen Highlanders (militia). He commenced his literary career as a contributor to Fun, a rival of Punch, and won fame with the "Bab Ballads." His delightful skit "Trial by Jury" which was afterwards set to music by Sir Arthur Sullivan, first appeared in Fun. His first acted play was "The Palace of Truth" a fantasy written in 1870. In this piece the leading part was played by Madge Robertson (Mrs. Kendal) for whom he wrote "Pygmalion and Galatea," another fantasy in 1871. This piece is still acted and was one of the early successes of Julia Marlowe, who revived it in the early nineties. Throughout the seventies he was a prolific writer of sentimental pieces, the best known of which are "Sweethearts" 1874 and "Dan'l Druce" 1876. In 1877 the famous business and artistic partnership with the composer Sir Arthur Sullivan was formed, which resulted in the production of the following operettas, "The Sorcerer," "H.M.S. Pinafore," "The Pirates of Penzance," "Patience," "Iolanthe," "Princess Ida" (founded on Tennyson's "Princess"), "The Mikado," "Ruddigore," "The Yeoman of the Guard," "The Gondoliers," "Utopia Limited" and "The Grand Duke." His work showed a steady decline after the production of "The Mikado" in 1885 and on the failure of "The Grand Duke" he and Sullivan quarrelled and the breach was never healed. In fact it had been rumored for some years that the partners were not on speaking terms. He formed a brief partnership with Alfred Cellier, composer of "Dorothy," and they produced "The Mountbancs" which was only a partial success. Cellier died shortly afterward and Gilbert formed a partnership with F. Osmond Carr and composed "His Excellency" in 1894 which failed. For ten years he gave up writing for the stage, but in 1904 produced a fantasy which was staged by Arthur Bourchier and had a brief success. He was knighted by King Edward VII. in 1907, and only recently was said to have written a short realistic tragedy of the London slums, which is alleged to be a masterpiece of its kind. Unquestionable his greatest popular success was "The Mikado" which made an enormous

fortune not only for himself, but for Sir Arthur Sullivan and for D'Oyly Carte, manager of the Savoy Theatre, where all the Gilbert and Sullivan operas had their first productions. "Patience" in which he laughed the aesthetic craze out of existence and pilloried Oscar Wilde under the name of Reginald Bunthorne, was probably his cleverest satire, and "Pinafore" in which he laughed at the civilians who were at the time fiddling with Britain's navy had a definite political effect. He had more wit and fancy than any Englishman of his generation and supplied a good deal of inspiration for his successor as a satirist George Bernard Shaw. As a deft and supple rhymster he was not surpassed even by Tom Hood. He was also responsible for the establishment of a new school of singing comedians on the English speaking stage. Prior to the Savoy productions it was not considered worth while to enunciate the words properly in musical productions. Gilbert changed all this by emphasizing the literary side of light opera and insisting on a proper understanding of words as essential, and the London stage sets a model to the world for comedians who enunciate with refinement and clearness. In this school the leader was long George Grossmith, the elder, who created all the leading comic roles in Gilbert's pieces.

THE closing concert of the Toronto Conservatory of Music on May 30th was, as usual, an event of genuine musical interest and no mere pupils' commencement. The enlistment of the services of the Toronto Symphony orchestra to accompany the high order of compositions rendered is of itself an admirable move which annually augments the interest of these concerts. It was noticeable that the numbers were entirely confined to vocal and piano numbers. The beginner apparently does not recognize a career in the string field so attractive as that offered the pianist and vocalist. Among the vocalists heard, Mrs. Thos. E. Knowlton made a particularly fine impression. She has a contralto voice of beautiful sensuous quality, and this quality is even and good throughout her very considerable range. Her singing of Gluck's famous "Che Faro" aria was also admirable in style. Miss Mary G. Chalmers' high and charming soprano and fine method of production were demonstrated in aria from Wagner's "Rienzi." Miss May Stockwell, who sings in a smooth and expressive way and has an excellent voice, rendered Massenet's "He is Kind, he is Good," most effectively. In Gounod's "Dio Possente" Mr. Stanley McCaughey showed a baritone voice of more than ordinarily fine quality; Mr. William G. Self displayed an excellent declamatory style in Handel's "Comfort ye My People" and Mr. George Crawford rendered two

Tscaikowsky lyrics in a most graceful and finished manner.

A very talented array of young pianists was presented. Miss Jennie H. F. O'Hara was especially delightful in the *adagio* of the Grieg concerto in A minor. She played with fine execution and precision and with that high order of musical intuition that the *nuances* of this lovely work demand. Miss Ada Twohey, who played the *allegro* movement of the same work, displayed a light and tender touch and her pedalling was exceptionally good. The authority and even brilliance with which Miss Muriel Lillie rendered two movements of the Saint Saens concerto, was astonishing in a pianiste, who is obviously so young. It is a work that calls for a high order of virtuosity in the performer, and Miss Lillie came triumphantly through it. Miss Mabel Boddy also scored a success by her splendid execution and beauty of touch in two movements of Schuetz's florid and melodious concerto in F minor. Altogether the concert was one that did credit to Toronto's reputation as a city of high musical culture.

Prof. Siegfried Ochs, the Berlin conductor, was interviewed the other day for the Chicago Musical Leader by Caroline V. Kerr. He explained his success as a Bach interpreter as being due to the fact that he reveals the great wealth of melodic beauty in his music instead of dwelling insistently upon the contrapuntal ingenuity of the great Eisenach master. He said, among other things: "To me Bach is all expression, warmth, color, and emotion. I cannot regard him as a mathematician, but as a wonderful tone poet, and this personal feeling I naturally cannot eliminate in my work with the Philharmonic Chorus."

In order to illustrate this point Professor Ochs seated himself at the piano and played from memory the F minor Prelude from the well-tempered clavier, in which he finds the same note of poetic color and the same melodic richness to be met with in the Chopin Preludes. He continued:

"Bach, himself, left us absolutely no traditions. Why should I then, base my interpretative ideas upon the so-called Bach style, which does not rest upon any authentic statements made by the great composer himself, but dates only from Mendelssohn and his immediate successors?"

For my own part I find this classic style incredibly fatiguing, and have no patience with it—not only as I have already said, because it is, at best, stamped with only second-hand authority—but primarily because it opens a door for a large class of musicians to inflict upon us their own irritatingly narrow viewpoint. For this reason I consider the so-called classic and academic manner of performing the Bach works as unwarrantable—in fact, reprehensible. Elgar's second symphony had its first performance anywhere on May 24 in London, under his own direction. It is stated that the contrast between this work and Elgar's first symphony is as striking as that which exists between Brahms' Symphony in C minor and his work in D major. No definite programme is associated with Elgar's new Symphony, but the following lines from one of Shelley's songs serve as a motto for the score:

Rarely, rarely comest thou
Spirit of Delight.

The general character of the music, although not lacking in shadow effects, suggests that it has been mainly inspired in those moments when joy comes winging back, a rare and welcome visitor to the human heart. The work is scored for a full present-day orchestra, but without any eccentric additions. Of its four movements, the first *allegro*, labelled *Vivace e nobilmente*, 12.8, is the longest, and also the richest in thematic material. The symphony is dedicated to the memory of his late Majesty, King Edward VII, and the slow movement, marked *Larghetto*, C minor, 4.4, is in effect a funeral march. A feature in connection with the third section of the work, marked *Presto*, 3.8, is that it has the unusual form of a rondo; and although the true scherzo sentiment lurks in its sportive and wayward opening theme, yet the movement is not all unclouded sunshine. Though less exciting than that of the first symphony, the Finale is a more finely balanced movement, in which energy alternates with tranquil happiness. Throughout the work the orchestration has the richness and variety of color which the musical public have



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learned to expect from the composer of the "Enigma" Variations.

Organists will be interested in what Philip Hale, who is an excellent organist himself, besides being a critic, has to say, in the New Music Review, about the late Alexandre Guilmant:

"It is doubtful whether any composition of real worth published for the organ in European countries was unknown to him. He knew the pieces of Buxtehude and Frescobaldi, as well as he knew those of Raison and Bach. He knew the compositions of the early German composers ignored in their own country. Pieces by Wesley and Adams would be on his programmes. Among the French composers for his instrument he favored Boely, Chauvet, Cesar Franck (for Franck was a Frenchman by adoption), Bernard. He valued highly the sonata of Salome, who was for many years the choir organist at the Trinite, a mild man of great talent, who took the second grand prix de Rome in 1861 when Dubois took the first. Salome should have gained a greater fame; perhaps he lacked ambition. Guilmant found Gigout's compositions dry, and in the eighties he did not give to his pupils pieces by Widor, described by the malicious "Willy" as "the Gabriel Faure of the poor." Among the Germans of his own period he preferred Rheinberger to Merkel. He once said, not impatiently, but in a gentle way, that he wished Capocci would not imitate him so openly. He was always loyal to Lemmens, composer and teacher, and he was an ardent admirer of Saint-Saens. The chief composers in his eyes were Palestrina, Bach, Beethoven, Wagner, and their works stood in his library bound in red."

THE THEATRES

Mme. Sarah Bernhardt, who will make her farewell appearance in Toronto at the Princess Theatre on Tuesday next, was born a genius, with a genius' sensitive temperament and a genius' ill-health. As a child she was extremely delicate, was given to uncontrollable fits of passion, and had a brain that was abnormally active, with a vivid imagination. The first demonstration of her genius was toward painting. The draw-

ROYAL ALEXANDRA

COOL SPRING WATER—PURE COLD AIR

THIS WEEK

BEGINNING

Mon. Eve

2nd Season

Percy

Haswell

in the New Theatre

(N.Y.) Comedy

Success

The Cottage in the Air

By EDWARD KNOBLAUCH,
author "The Faun."

ings which she made while at school were skilfully executed, and won the high praise of her instructors. In those days it was her ambition to become a great painter and have her name placed beside those of Angelica Hauffman, Vigee Le Brun, and Rosa Bonheur. She was progressing famously, when suddenly her family decided to have her enter the Conservatoire to become an actress. She was then fourteen. Henceforth she could devote but little time to the arts of painting and sculpture. A number of years later, however, she again took up her art work under the direction of Alfred Stevens, the famous painter. In 1876 she exhibited her best piece of sculpture, entitled "After the Storm," Paris salon. A little later her picture, entitled "Young Girl and Death," was hung in the salon. Her work was greatly admired, and unusual success was made over her fame. A man who visited Mme. Bernhardt's studio about this time says:—"In the days when she acted at the Theatre Francaise she used to work in a studio on the Boulevard Chichey, and it was there that the group entitled 'After the Storm' was finished, just in time to be exhibited at the salon. How hard she worked upon that group, which represented a mother weeping over her dead child. Immediately after the performance at the theatre she would jump into her carriage, pick up her two models on the way to the studio, and work far into the night by candlelight." Since 1880 Mme. Bernhardt has exhibited either a piece of sculpture or a canvas in every year's salon. She has made great progress in sculpture, but has practically abandoned painting. In all she has executed be-

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but its wonderful antiseptic qualities keep the mouth in that sweet, clean, non-acid condition that is a safeguard against the growth of decay-germs.

Colgate's is the antiseptic, anti-acid cream that is delicious without the presence of sugar, an efficient cleanser without "grit," and all that is beneficial without any injurious effect.

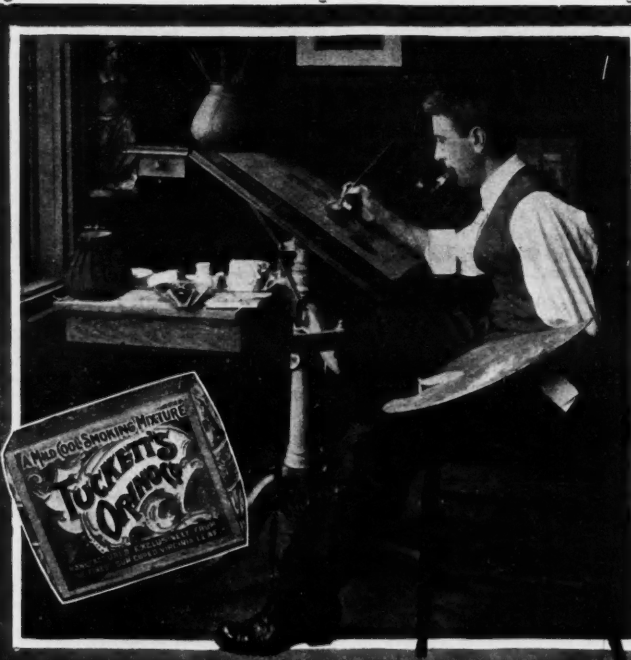
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"Rubber" for a dealer with the Orinoco sign. As a "rule," you'll find him handy. "Draw" up to the counter and insist on Orinoco in the "original" package. Be sure to accept no "copies" or "adaptations," and you'll find that Orinoco is quite as good as it is "painted."

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and parlor-library car to Montreal, also Pullman sleeper through to Boston, while the latter has five or more Pullman sleepers to Montreal daily (which may be occupied at 9.00 p.m.) Remember, the Grand Trunk is the only double-track route. Tickets berth reservations, and full information at Grand Trunk City Ticket Office, northwest corner King and Yonge Streets. Phone Main 4209.

tween twenty and thirty busts, including those of Clairin, Damala and one of herself. But of all these Mme. Bernhardt considers the one of Emile de Girardin to be the best. A few years ago she completed two more, one of Victorien Sardou, the celebrated French playwright, and "La Petite Clémence," her granddaughter. She still continues her art work, when in Paris, and has a magnificent studio in her own house on the Boulevard Pereire.

Miss Haswell's new leading man is Fred L. Tiden, an English actor, who received his excellent training in London, and began his career with Sir Beer-bohm Tree at His Majesty's Theatre, with whom he remained for two years. He then joined Cyril Maude's company at the Haymarket Theatre and subsequently with Charles Hawtry. Mr. Tiden came to America with N. C. Goodwin to play the "Imp" in "When We Were 21." Since then he has been seen in important roles with Henry Miller, Lillian Russell, William H. Crane, Marie Doro, John Drew, and Nazimova. Much

her personal charms. Her many friends in Toronto will enjoy with her the whimsical humor and girlish charm of the wayward Princess Priscilla. Mr. Fred Tiden will play the delightful part of Prince Henry. His engaging personality will make many friends for him among Toronto theatre-goers. Many of last year's favorites are also in the Percy Haswell company this year, Allen Fawcett, William Crimans, Thomas Emory, Robert Smiley, and Miss Angela Ogden. Other parts will be taken by Miss Alice Putnam, Miss Caroline Harris, Miss Booth Chaplin, Miss Catherine Robertson, Mr. Stewart Robbins, and Mr. Jack Rogers. The production will be up to the usual Percy Haswell Company standard. The second act, with its quaint old cottages, covered with vines and flowers, will be a beautiful bit of old Somersetshire set down upon the stage of the Royal Alexandra Theatre.

Tyrone Power, whose characterization of Daniel the monk in "Thais," created such a profound impression in New York last season, is spending the summer in



SARAH BERNHARDT'S NEW ROLE.

The great French tragedienne will be seen in her latest part, Maeterlinck's "Sister Beatrice," at the Princess Theatre on Tuesday, June 6th.

of the enjoyment given to the patrons of the Percy Haswell players last summer was due to the ingenuity and knowledge of stage-craft possessed by Allen Fawcett, "the man behind the scenes." To him is due the credit of the splendid productions which were given. This is not to be wondered at, as he gained his experience with Richard Mansfield, David Belasco, and George Fawcett. During the season just closed he was with Marie Doro, and also Maude Adams in "Chatterbox," which company he rejoins at the close of his engagement here.

After two weeks' rehearsal in New York and a week in Toronto, Miss Percy Haswell is now ready to make her first offering of her second summer season, which begins on Monday evening at the Royal Alexandra Theatre. The play is "The Cottage in the Air," a fantastical comedy in four acts, by Edward Knoblauch, author of "The Faun" and "Kismet." "The Cottage in the Air" is a dramatization of the story "Priscilla's Fortnight," written by the author of "Elizabeth and her German Garden." Edward Knoblauch, the playwright, has forged rapidly to the front in the past few years, and is without a peer as a writer of whimsical, fantastical comedy. "The Faun" (played so successfully by William Faversham), "Kismet" (a dramatization of the Arabian Nights), and "The Cottage in the Air" all show a whimsical fund of humor to be compared only to J. M. Barrie. "The Cottage in the Air" was one of the signal successes of the New Theatre Company. It was also played in London for over a year under the title of "Priscilla Runs Away." The scenes of the play are laid first in the castle of a German principality and later in a delightfully rustic English village. The part of Priscilla will give Miss Haswell full scope to display her attractive comedy methods and

the Quebec backwoods with his wife, Edith Crane, who, by the way, was the Tritly in the Australian production of the play of that name several years ago. He has a motor boat and will devote most of his time to the catching of salmon and trout.

Julian L'Estrange, for the past two seasons leading man with Biffie Burke, who has been engaged to play the part of Nicolas in "Thais," originally played by Arthur Forrest, is an English actor of distinction, one of the few of the younger generation who can wear the Greek and Roman costumes and read blank verse as it was intended to.

MUSIC

Mrs. Alfred Jury, of Buffalo, has been appointed to the staff of the Toronto Conservatory of Music, as vocal teacher, and will begin work in September. Mrs. Jury will devote two or three days a week to teaching in Toronto.

The recital of original compositions by Miss Gena Branscombe, the Canadian musician, drew a most critical audience to Conservatory Music Hall last Saturday night. Miss Branscombe is a native of Picton, Ont., but has resided in Chicago for a number of years. Her compositions show a charming vein of sentiment and a fine descriptive quality. "Krishna" and "The Deserted Gypsy's Song" showed a considerable dramatic significance, and the tender little song, "Happiness" was a most delightful offering. "With Rue My Heart is Laden" also showed her talent at its best. The best of her violin compositions was "An



A STORY WITH A MORAL

There is a story which tells of a man in Old New York who fell asleep for 20 years, and when he awoke he found America had changed from a Crown Colony into a Republic.

The Old Order of Things Had Passed Away.

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Old Love Tale," played in a smooth and masterly way by Mr. Frank E. Blachford. The vocal numbers were rendered by Miss May Stockwell, Miss Pearl Brock, Mr. Henry Milne, and Mr. Gladstone Brown, all pupils of Dr. Edward Broome.

Dr. Albert Ham's stirring and melodious Marche Militaire "Imperium et Unitas" has been arranged for the pianoforte by the composer and published by the Novello of London. Because of the present interest in Imperial matters in England, it is particularly timely, and has won wide popularity in the motherland, as it has in this country.

The Canadian composer, Clarence Lucas, now for many years resident in London, Eng., has just published a Coronation anthem, "God of Our Fathers," with words by Agnes Grote Copeland, of Toronto. The words are poetic, and the music is particularly fine and inspiring. The Canadian edition of the anthem has been published by the Anglo-Canadian Music Publishers' Association.

Mr. H. E. Wimpey, manager of the Bell Piano Company, has sent out notices to the various piano teachers in the city that the dates for the final contest for the \$100 prize piano playing competition has been definitely fixed for the week of June 26th, and that the 10th inst. will be the last day on which entries will be received. There is no doubt, from the number of names already entered, that the contest will be a very spirited one, and that Mr. Wimpey has successfully attained his intentions of formulating the scheme which are to stimulate the study of the piano, and at the same time demonstrate the abilities of both pupils and teachers. The contest will be held the latter part of June, 1911. Each contestant will be required to play the C minor Prelude and Fugue No. 2 by J. S. Bach; they will also be required to play their choice of one of the following numbers:—F Minor Nocturne, Op. 55, by Chopin; Romance Op. 25 No. 2 by Schumann; Mazurka Op. 16 No. 2 by Joseph Hoffman. The numbers played must be memorized. The examiners will be, as at present arranged, Mr. J. E. P. Aldous, B.A., of Hamilton; Mr. H. Puddecombe, of Ottawa; and Professor Michael Ham-burg, of Toronto.

Early Casts of Pinafore.

THE first production of "Pinafore" on any stage was in London, at the Opera Comique, on May 25, 1878. There was no international copyright treaty in those days, and the success of the piece in England was a signal for all enterprising

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American managers to make the most of their opportunities. Productions on this side of the ocean, therefore, followed in close order.

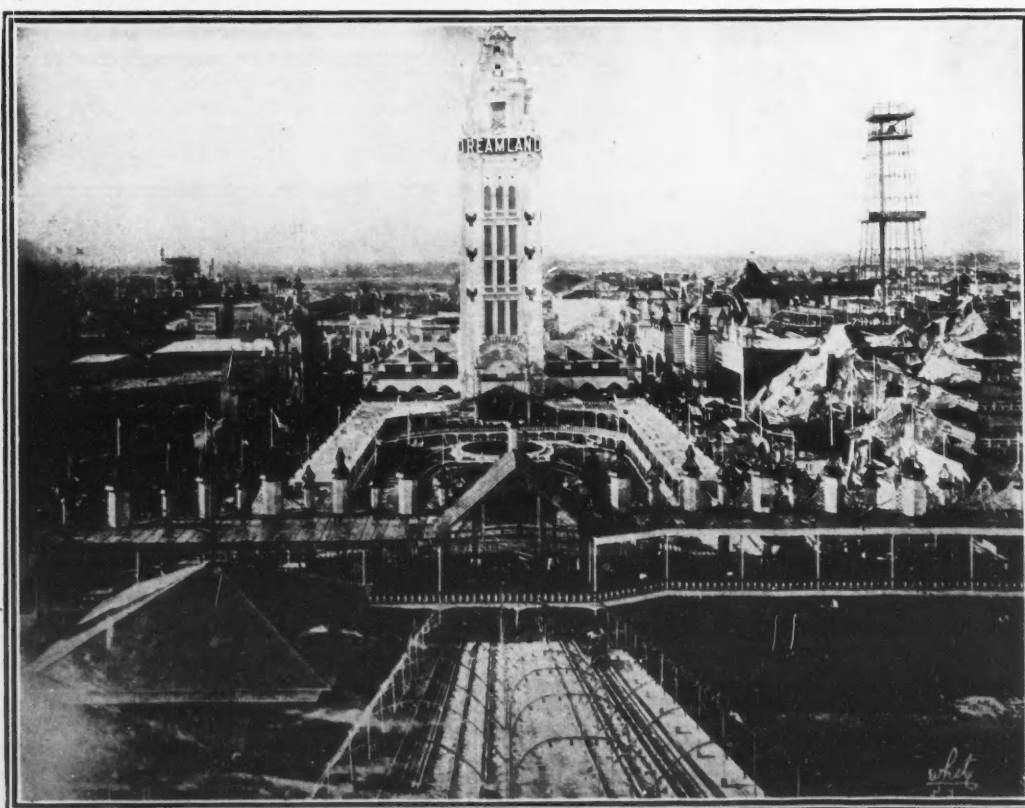
The very first American production was given by Manager Field, at the Boston Museum, on Nov. 25, 1878. The cast was as follows: The Rt. Hon. St. Joseph Porter, K.C.B., George W. Wilson; Capt. Corcoran, James H. Jones; Ralph Rackstraw, Rose Temple; Dick Deadeye, Ben R. Graham; Bill Bobstay, Joseph H. Haworth; Bob Becket, W. Morris; Tom Tucker, Little Gertrude; Tom Bowlin, W. Melbourne; Josephine, the Captain's Daughter, Marie Wainwright; Little Buttercup, Lizzie Harold; Hebe, Sadie Martinot.

Jan. 5, 1879, was the date of the first New York production, which took place at the Standard Theatre, under the management of James C. Duff. The cast was: The Rt. Hon. Sir Joseph Porter, K.C.B., Thomas Whiffen; Capt. Corcoran, Eugene Clark; Ralph Rackstraw, Henri Laurent; Dick Deadeye, William Davidge; Bill Bobstay, Charles Makin; Bob Becket, H. J. Burr; Tom Tucker, Master Henry; Tom Bowlin, I. Wilmont; Josephine, Eva Mills; Little Buttercup, Blanche Galton; Hebe, Vernona Jarbeau. This production ran without interruption for five months. Rival "Pinafore" productions now arose in quick succession.

In the autumn of 1879 Gilbert and Sullivan came to New York themselves with the purpose of offering what should be a standard presentation of their work, which as a rule had been played more broadly than in England. This authorized production was given by D'Oyly Carte's London company, at the Fifth Avenue Theatre, opening on Dec. 1, 1879. The cast included: Sir Joseph Porter, K.C.B., J. H. Ryle; Capt. Corcoran, Sig. Broccolini; Ralph Rackstraw, Hugh Talbot; Dick Deadeye, Furneaux Cook; Bill Bobstay, Fred Clifton; Bob Becket, Mr. Cuthbert; Josephine, Blanche Talbot; Hebe, Jessie Bond; Little Buttercup, Alice Barnett. The last revival in New York was at the Metropolitan Opera House in 1900.

The self-made man is apt to weigh more in the marts of trade than in the social scale.

It doesn't necessarily follow that the man who does the most talking has an open countenance.



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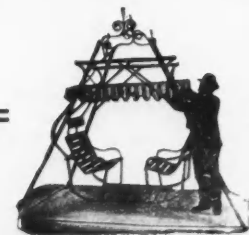
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It may be used as a couch or seat, and can be taken down in five minutes and stored in the house all winter.

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Plain Furniture.

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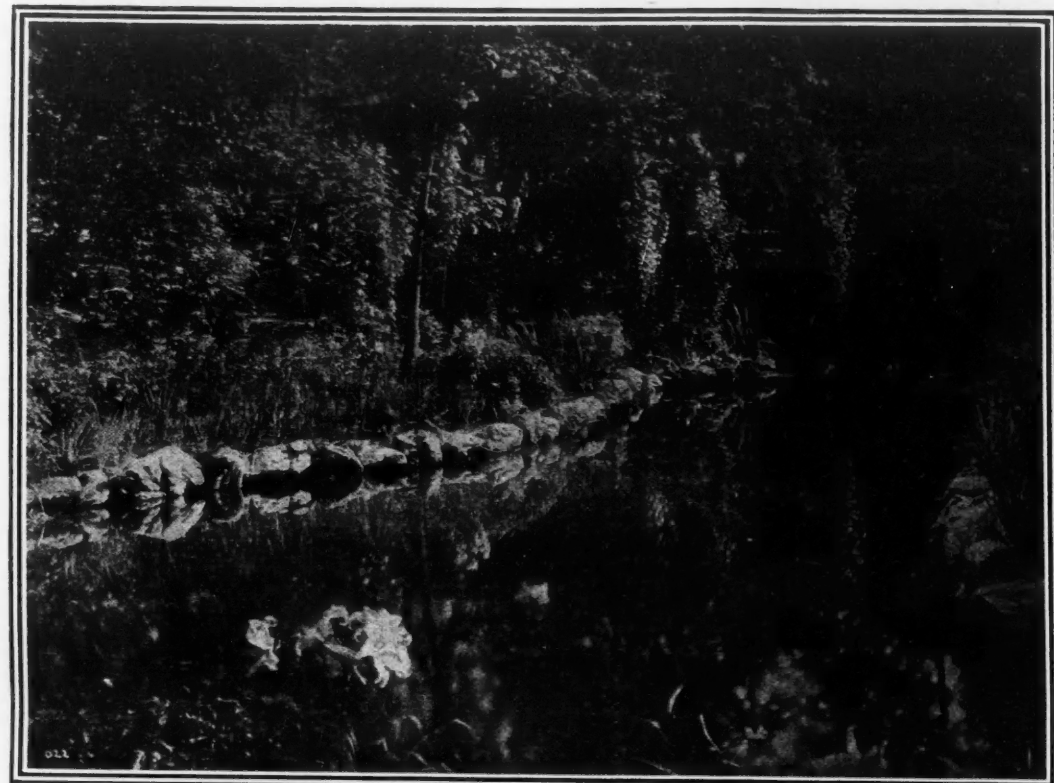
The day of the gingerbread parlor table and chair, of the vociferous upholstery and the rancous wallpaper are passing rapidly into ancient history with the tidy and the hanging-lamp. People have come to be satisfied with less furniture, and they have learned to pay for those qualities which are not expressed in flimsy trimmings and riotous dyes.

Our rooms have been greatly overcrowded with a host of articles which have been simply impediments to motion and snares to the awkward. It will be contended that rooms are not race-courses, and that awkward per-

or below the ground. In the latter case the stump may be left safely in the soil. The motor which actuates the wire is placed outside of the range effected by the fall of the tree, and when electricity is not already available it can be generated by a transportable power plant consisting of a 10 horse-power gasoline motor and dynamo, which are left at the entrance to the forest during the felling operations.

A Wondrous Jade Vase.

FOR a jade vase seven inches high and seven and a half inches in diameter in the late Robert Hoe's collection of art objects, \$3,600 was paid at the auction in New York City a few days ago. The jade was of the green variety, approaching the hue of spinach. Its ornamentation was in undercut relief carving and pierced work in



A POOL FOR THE SUBURBAN HOME.

If the character of a building lot permits the establishment of a pool, its borders offer a splendid opportunity for growing many beautiful plants that die in dry gardens.

sions have no business in places where they can not move about with ease and comfort. The first of these statements is most positively true; as to the second, it can only be submitted that awkwardness is often an accompaniment of gentility, and the most careful person is liable to knock a delicate vase off a delicate table placed in some unsuspected spot. No room is ever helped by overcrowding, and many a good one is spoiled by too much furniture.

The man of small means who now seeks to furnish his house seems to be aware that there is no vulgarity so pitifully discreditable as that of tawdry and shoddy luxuries. The relation between beauty and simplicity, between strength and dignity, had come suddenly upon all classes of Americans, and this realization of the harmony between utility and grace should be encouraged.

Felling of Trees.

A BERLIN inventor has recently designed a simple device for the felling of trees. The trunks are cut by the friction of a steel wire about 1 millimeter in diameter, which, as demonstrated by practical tests, is able to cut through a tree about 20 inches (50 centimeters) in thickness in six minutes. The wire, which is carried to and fro by an electric motor, is heated by friction on the tree to such an extent as to burn through the timber, the result being a cut which is both smoother and cleaner than that effected by saw. The wire will work satisfactorily on the thickest tree without the insertion of wedges into the cut, and the trees may be cut immediately above

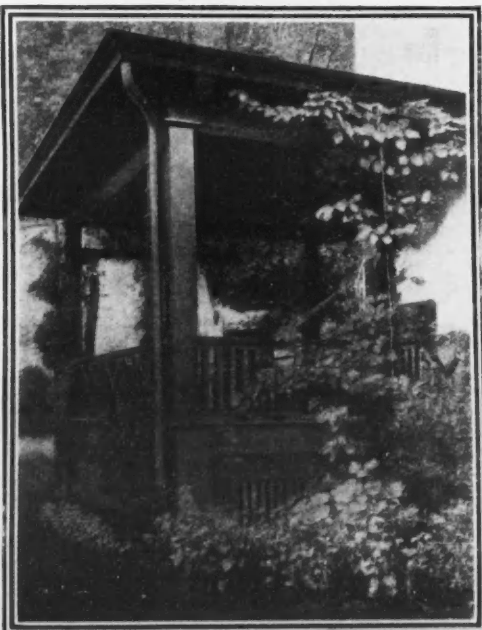
such form and arrangement that its beauty is best revealed when a light is placed within. It was carved in the reign of the Chinese Emperor who abdicated in 1795 rather than show disrespect to the memory of his grandfather by reigning for as long a time as the grandfather did, the grandson, Ch'ien-lung, having already occupied the Dragon Seat for fifty-nine years, while grandpa K'ang-hsi reigned for sixty. The carving pictured mountains and figures in a well recognized Chinese motive. The vase was bought under a pseudonym, but it is understood that it goes to enrich a Western museum.

The Cellar Window.

IS it not remarkable that the one feature about the house to be dismissed without a thought is the cellar window? Good housekeeping may prevail throughout the rest of the establishment, gentility radiate from this spotless steps and sidewalk, the polished knobs and knocker, the shining glass at door and windows—the precisely drawn shades and curtains, but there is the marring, ever present cellar window.

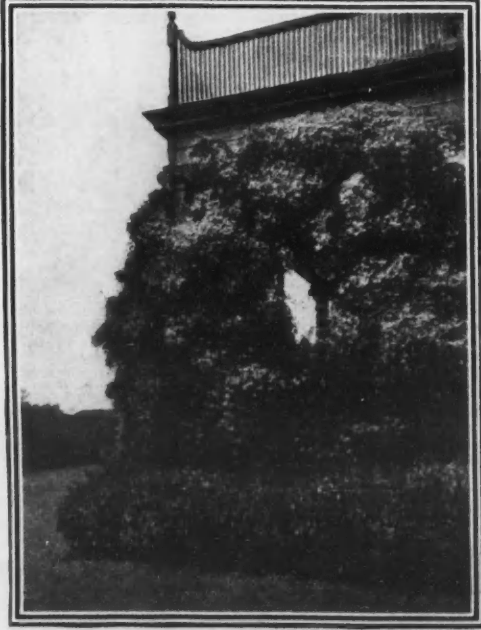
In itself, rarely architecturally correct, its appointments in most instances show a ludicrous lack of fitness, frank neglect or a summary dismissal.

The present treatment of cellar windows covers a latitude in design and material which fancy fails to permit herself in any other department of house furnishing. In fact, the eccentricities perpetrated in cellar windows ap-



THE RIGHT WAY TO PLANT VINES.

They should embellish architecture and not conceal it.



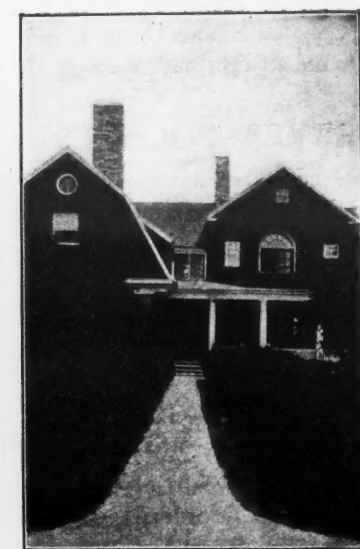
THE WRONG WAY TO PLANT VINES.

They should not be so dense on any part of the porch as to cut off air.

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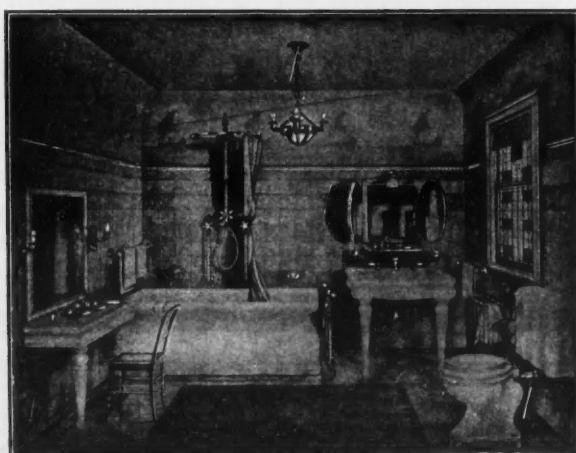
THERE are few more attractive in Toronto. It is occupied by one of the most prominent jewelers in the Dominion. The above view illustrates the care taken by the owner to have a "home" in every sense of the word. It is beautifully situated, well laid out, and artistically designed.

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played an important part in the architect's plans. The richly designed porch and trimmings shown above are the result. This is only one of many instances in which the superiority of Roman Stone over natural stone is exemplified. Before building write

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Wholesale and Retail

In reaping the rewards of married life the average man finds that matrimony is more of a binder than a reaper.

Woman is a creature of mood; usually the imperative mood.

pear humorous to the observer with an eye for the suggestive and the symbolic. They are of many types.

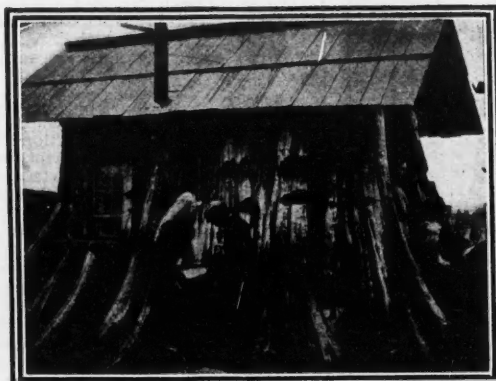
How often at the loop-holes of semi-subterranean apartments with which the imagination, tradition and habit itself inevitably associate the presence of coal dust, broken furniture, dampness and mice, do we see draped at these cellar windows the inadequate, inappropriate and unsatisfying face curtain? In every stage of grimness and raggedness, ranging in pattern from a school of fish to a mis-matched "Angel Gabriel" we are confronted by something that is too shabby, too old, too ugly for any other purposes, but apparently good enough for the cellar window.

Scarcely to be preferred to this on the score of durability, but somewhat better in point of harmony, are those windows which are hung with butcher's wrapping paper.

How may the cellar window be improved? As a decorative feature the cellar window does not excel, but it is a necessary adjunct. Where it is placed in full view, it is desirable that it conform in construction to the character of the building and that it be as small as possible so as not to appear, by its gaping presence, to undermine the structure. Where leaded or mullion windows occur in the building, it is effective to have them repeated in the cellar, with the glass of the frosted kind, which will transmit the light without being transparent. Cellar windows with gratings are usually in good form and give the impression of substantiality—a quality much to be desired.

A Novel Use for Trees.

THE fir trees of the Pacific Northwest occasionally attain such proportions, especially in the territory near Puget Sound, that the stumps after the trees have been cut down are employed for novel purposes. In some portions of Washington one can see these huge stumps, which have been hollowed out and actually made into temporary homes for settlers. To make a stump house, it is only necessary to remove the material from the interior, leaving



Stump of a fir tree in the State of Washington which shelters a family of five.

enough to form walls of suitable thickness. Then a roof of boards or shingles is put over the top of the stump, holes are cut for windows and doors, and the dwelling is practically ready for occupation. A number of these stumps have been used by settlers on what are called logged-off lands, until they have been enabled to construct larger and more convenient dwellings. After the stump house has been vacated, it is turned into a stable for the horses, or sometimes into an inclosure for chickens or hogs.

Next to the big tree of California, or sequoia as it is termed by the scientists, the fir as found in Washington and Oregon has the largest diameter of any tree in America, and probably in the world. Some have been cut down which actually measured 15 feet in diameter at the point where the incision was made. As they decay very rapidly after the timber has been removed, usually the interior can be hollowed out with little difficulty. Sometimes they are used for dancing platforms. Another custom is to turn the big stumps into playgrounds for the children, who reach the top by pieces of wood nailed against the sides or by ladders, the latter being easier of use.

With Reference to Windows.

UTILITY is the mother of nearly all decorative features. Windows were first designed to give light. The history of glass shows that the useful has taken decorative prominence. In our old Colonial houses, says The Woman's National Daily, glass in small panes was used probably because it was cheap. The sash was divided by small pieces of wood called mullions. After many years glass came to be used in large sizes, and of recent years it has been the practice to have but a single sheet, often in a very large size of plate glass. These are permissible only where the view warrants their use. The average house or cottage is better without them, as they suggest

the show window of a shop rather than a dwelling. The smaller sized panes are to be preferred.

In recent years so-called art glass came into very general use. The country was filled with bevelled plate, leaded in all kinds of kaleidoscope patterns combined with glass jewels and bull's eyes. A reaction has taken place. Architects and artists have turned their attention to the designing of really good leaded glass patterns. Clear glass is the basis of these designs, showing either a border of only one or two delicate tints in cathedral glass or a conventionalized design in color, surrounded by clear glass in what is known as straight line work.

The Bath Spray.

A STRONG spray that can be attached to the faucet of the bathtub is indispensable. It is essential in shampooing, as it gets out the soap quickly and with little effort. The force of a spray is a splendid tonic after a shampoo, and gets the scalp in a glow that prevents cold.

When one comes in tired, the haggard lines can be speedily rested and the tensions loosened by spraying the face and throat vigorously for five minutes. This can be done without disrobing, if a rubber sheet is slipped over the head. Use first warm water, then cold, alternately, until the skin is in a glow.

The benefit of this treatment is increased if a cleansing cream or skin food is first rubbed in five minutes before the hot spray is applied.

A nerve specialist advises the use of a bath spray daily to play upon the length of the spine. The force is directed up and down the spine rather briskly for about five minutes, and is made especially strong at the waist line, to relieve the pressure of corsets and start the blood circulating.

Use warm water first, gradually making it colder. This prevents shock and soothes the nervous system.

Abolishing the Parlor.

OTTAWA is the centre of a better housing movement, which has some novel and attractive features, not the least of which is the abolition of the parlor. The house as a home, where every room will be used, and used without restriction, is the idea which is promulgated, and the competition for prizes for the best plans will be open to the architects of the whole Dominion. The organizers of the movement are evidently of the opinion that the race has been held in bondage to the parlor long enough. Some of those interested probably recall the "front room" of their boyhood, with blinds always drawn and a heavy air hanging over everything when the door was opened and light admitted on the occasion of a funeral, or a visit of the minister, or something equally important. The centre table held the family Bible, wherein were inscribed the births and deaths of the family and prim and stiff the chairs were ranged about the wall. It was an awesome and chilling place. Some of that same old feeling persists in the average home. The front room is the domestic Holy of Holies, not to be profaned by too indiscriminate use, but set apart from ordinary routine of life. This is the sentiment upon which war has been declared. Let the useless room go, have living rooms and live in them, is the stand taken by the Capital's reformers.—London Free Press.

Glass for Shelves.

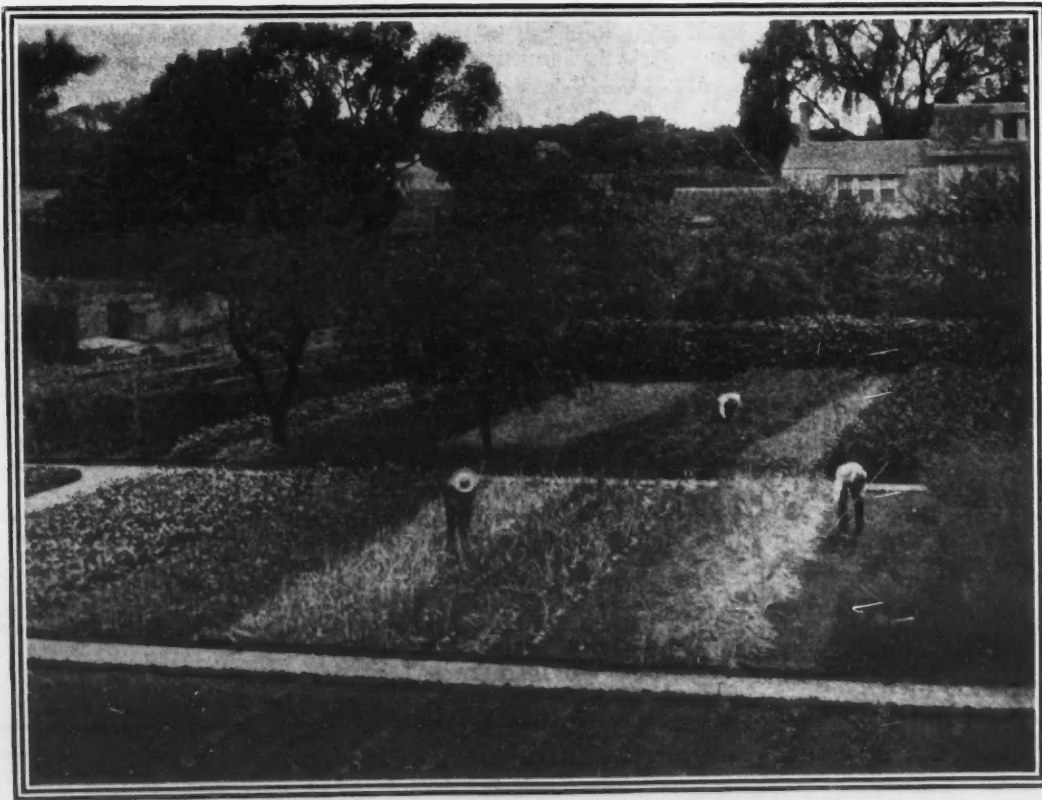
GLASS is an ideal shelving for a kitchen closet, as it can be kept clean so easily. If this is too costly paint the shelves white and give a coat of enamel. This is easily scrubbed and does away with the necessity of papers.

The kitchen cupboard should never be permitted to get untidy, and should be scrubbed out at least every fortnight; the lower shelves oftener.

The range and gas stoves quickly show lack of attention. Polish once or twice a week, and in the intervals wipe off frequently with newspaper to absorb grease.

A gas stove should have the parts removed and boiled every few days, and the burners should be kept clear with a fine wire or brush.

To indicate that it is used and enjoyed does not mean that a room must be cluttered. Furnishings that are in use can still be in order. Much-read books can lie upon the table and still not be in disorderly piles collecting dust. A desk that is in use need not be concealed beneath a confused mass of papers, its blotters covered with ink-stains, its fittings tarnished and shabby. A couch that invites repose may have its pillows in place when not in use. It requires constant work on the part of the home-keeper to restore order and keep the living rooms picked up and free from dust and signs of use. Nevertheless, the ideal atmosphere of a room is that of freedom to use it. Those who enjoy that freedom should feel that they are put upon their honor to make it possible by learning to replace themselves the things that have used.



THE WAY A KITCHEN GARDEN SHOULD LOOK.

A certain disorder may be tolerated in the flower garden, but the vegetable garden should be neat as a new pin.

NATURAL LAXATIVE

Hunyadi János

MINERAL WATER

Nature's own way of cleansing the body is most simple. She provides a pure and wholesome Mineral Water as a laxative and health tonic. Keep yourself in healthy condition by drinking half a glass on arising in the morning.

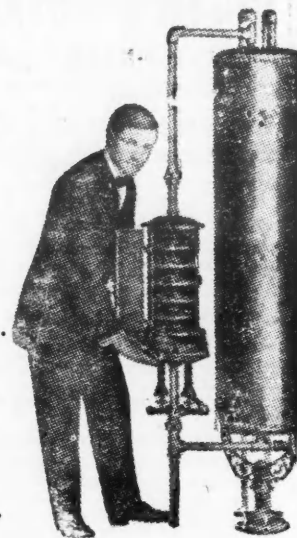
Will You Try a Detroit Jewel Heater?

We want every home owner in Toronto to know the wonderful convenience and economy of having a Detroit Jewel Hot Water Heater.

At our risk, of course—hence we say put it into your home—try it for thirty days. Find out from experience what the expense of having all the hot water you can possibly use is—then—if at the end of thirty days the Heater does not prove to be all, and more, than we claim for it—notify us to take it out. Did you ever get a fairer offer?

Call or drop a card or telephone Main 298 for a Detroit Jewel Heater on this Free Trial Offer. Store open evenings.

Cost Just 3-4c for Hot Water for a bath

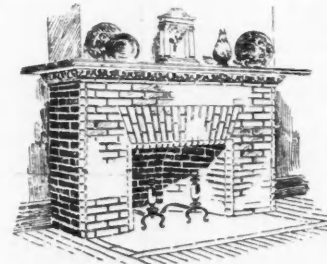


SEE IT DEMONSTRATED AT

A. WELCH & SON

The Largest Stove Store in Toronto

302-304 QUEEN WEST



MILTON BRICK FIREPLACES

A FIREPLACE of Milton Pressed Brick adds just the artistic, substantial yet cosy effect needed to transform a house into a home. They impart to the living-room, bedroom, library and den an air of snug comfort, cheerfulness and refinement. Our illustrated book of designs (actual photographs of high-class interiors) show styles adapted from the best of the modern and old-fashioned models. Made in colors to harmonize with any scheme of furnishing or decoration. Prices quoted and information given show how little it

costs and how easy it is to have this essential adjunct to real home comfort installed in any room in your house. Models may be plain or elaborate. Special designs made according to your suggestions. All fireplaces come carefully packed with complete instructions in plain, simple form so that any journeyman bricklayer can set up the work quite easily. Tell us your requirements and we'll give you estimates free. But send for the book first; it will likely tell you just what you want to know.

MILTON PRESSED BRICK CO., LIMITED
MILTON, ONT.

"LANDSCAPE GARDENING"

EDWIN H. CARTER, THE LANDSCAPE ARCHITECT, Nurseryman and Tree Expert, prepares plans and carries out all kind of landscape work in the city or country.

1 You have a wide range of choice in the large collection of trees, shrubs, roses and old fashioned Hardy Perennials on hand.
2 All stock supplied and planted by Mr. Carter carries with it his guarantee, and any that may die will be cheerfully replaced next planting season free of charge.
3 Large shade trees and evergreens are transplanted by a special apparatus.
4 The pruning and stopping of cavities in old shade and fruit trees is a feature of the work of this artist. No Charge for Consultation.

Phone N. 909. EDWIN H. CARTER, 1 Harcourt Ave.

Hardwood Floors vs. Carpets



They cost less than carpets.
They last as long as the house.
They look 100 % richer.
They require 100 % less attention.
The unanimous verdict is in favor of Hardwood.
Oak, Maple, Beech or Birch will increase the value of your home. Let us explain.
Write or phone us to-day.

The Seaman Kent Co., Limited
Meaford - Fort William - Toronto, 263 Wall ce Ave., Tel. 3927 Park

**THE FAVORITE IN
A MILLION HOMES**

**Seal Brand
Coffee**

Packed in
cans

1 and 2 pound
only.

**THE
QUEEN'S ROYAL
NIAGARA-ON-THE-LAKE**

Opens June 7th

Military Encampment, June 5
to July 1.

First Camp from June 5
Second Camp from June 19
Coronation Ball June 23

Specially low rates for June.

WINNETT & THOMPSON
Proprietors

Royal Muskoka Hotel
LAKE ROSSEAU, ONTARIO
Open June 24th to Sept. 20th, 1911.

Can you imagine a modern city
hotel located on an island in the
middle of Lake Rosseau, with all of
its conveniences for rest and re-
creation?

The Royal Muskoka is just a
delightful afternoon's ride away
and offers more inducements for
the reasonable rates than any well
kept hotel in Canada.

Golf, Tennis, Lawn-bowling,
Bathing and Boating.
Write for special June and July
rates.

L. W. MAXON, Mgr.

Richelieu & Ontario Navigation Co.'s Hotels
June 28th to Sept. 4th.

MANOIR RICHELIEU
MURRAY BAY, P.Q.
P. B. HALL, Manager

TADOUSSAC HOTEL
TADOUSSAC, P.Q.
(Mouth Saguenay River).
P. B. BOWEN, Manager.

Orchestra, Dancing, Golf, Tennis,
Riding and Driving, Bowling, Bil-
liards.

Fishing Camp, Guides and Canoes at
TADOUSSAC.

Salt Water Swimming Pool at
MURRAY BAY.

Address until June 15th, Care Ri-
chelieu and Ont. Nav. Co., Montreal.
Immunity from Hay Fever and
Malaria.

Position Unrivalled in LONDON.
THE
LANGHAM HOTEL
Port of Call and Regent St. W.
FAMILY HOTEL, of the HIGHEST ORDER
In Fashionable and Healthy Locality.
Reduced Inclusive Terms
during August and September.

BON ECHO INN
Lake Massanoga, Frontenac Co.,
ONT.

This magnificent resort is on the crest of On-
tario's Highlands, 2,000 ft. above Tide Water.
Easily reached via C.P.R. to Kalamazoo Station and
Auto Service to Inn.

Good Bathing, Boating, Fishing.
SEASON JUNE 15th to OCTOBER 1st

Write for Illustrated Booklet
BON ECHO CO.

22 Carlton Street - Toronto

NIAGARA RIVER LINES

BUFFALO

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TORONTO

ROUTE

DAILY (EXCEPT SUNDAY)

From Toronto—7:30 a.m., 11:00 a.m., 2:30
p.m., 5:15 p.m. Arrive Toronto—10:30
a.m., 1:15 p.m., 4:45 p.m., 8:30 p.m.

KING'S BIRTHDAY, JUNE 3.

Niagara Falls \$1.75, Buffalo \$2.00, Cleve-
land \$5.50. Special rates also June 2 to
June 6. Ticket office, 63 Yonge street,
Traders Bank Building. Telephone 6536.

STEAMERS
R & O
"Toronto"
"Kingston"

Tourist Service commences Thursday,
June 1.

Steamers leave Toronto 3:00 p.m. daily (ex-
cept Sunday) in June; daily after July 1st.

For Rochester, 1,000 Islands, running
Rapids of St. Lawrence to Montreal, con-
necting with steamers for Quebec and Ba-
reny Bay.

For folders and tickets apply at Ticket
Office, 46 Yonge Street, cor. Wellington Street,
or write H. POSTER CHAFFEE, A.G.P.A.,
Toronto.

NEW HOTEL KASTEL
is the best restaurant of its
kind in the Dominion of Cana-
da, and is situated right in the
heart of the best part of Mont-
real.

The Ballyhoo Spieler.

OMAR SAMI, the cleverest bally-
hoo spieler who has ever lured
the reluctant "simp" into a show,
whether on fair ground, park or cir-
cus, says the New Yorkers are the
hardest people in the world to talk
to. Omar ought to know, for he has
ballyhooed in all parts of the world,
from India to Indiana, from Hobo-
ken to Hindustan. S. W. Gumpertz,
manager of Dreamland, Coney Is-
land, has engaged Omar Sami as in-
structor for the school of bally-
hoo spieler who will this season
williamjenningsbryan in front of the
various attractions. Yesterday, when
Omar Sami gathered the boosters or
shillabers, spieler, or ballyhoo talk-
ers about him in the skating rink of
Dreamland, he explained several in-
teresting points in his science.

In the first place, he said, it was
commonly supposed that a ballyhoo is
the person who makes the talk in
front of a show. This is an error, for,
as he said, a ballyhoo is merely a
performance given outside of an
entertainment in order to attract the
crowd so that the spieler may lure
them inside. He said that as much
art, system and brain work are re-
quired to make a good spieler, or talk,
as must be possessed by an actor ap-
pearing in one of the most difficult
roles. Having heard a number of
the ballyhoo spieler, some of whom
talked as if they had lived on Fifth
Avenue and had seen better days,
and others as if they had never been
away from the East side, he said:
"You men all seem to be trying to
talk like showmen! The first prin-
ciple of a good ballyhoo spieler is to
talk naturally. The aim of the old
spieler was to make a noise. That
sort of thing won't go nowadays.
New Yorkers are the hardest people
in the world to talk to. When you
have a crowd of educated people you
must address them as such, and not
as you would a bunch of roughnecks
to interest and lure inside, talk to
them in their own persiflage." Omar,
who lays no claim to having written
"The Rubaiyat," explained that a
ride, like the "Great Divide" or "The
Glaciers," or a spectacle like
"Creation," had no ballyhoo. Such
shows have merely a grind, that is,
a constant talker. He called attention
to the fact that all shows calling for
a ballyhoo had three steps before the
entrance. The reason for this is that
the boosters, or shillabers, in the
crowd may be seen going into the
show by those behind, and thus en-
courage, as it were, a forward im-
petus toward the ticket seller.—New
York Evening Sun.

NEW FAST TRAIN SERVICE BETWEEN TORONTO, PALM- ERSTON AND NORTH.

Via Grand Trunk Railway System.
Leave Toronto 5:00 p.m. daily, ex-
cept Sunday, arrives Fergus 7:02
p.m., Palmerston 7:50 p.m., Harris-
ton 8:20 p.m., Walkerton 9:10 p.m.,
Southampton 10:20 p.m., Listowel
8:15 p.m., Hanover 8:55 p.m., Owen
Sound 10:35 p.m., Wingham 9:15
p.m., and Kincardine 10:15 p.m.

Returning leaves Kincardine 5:30
a.m., daily, except Sunday, Wingham
6:45 a.m., Wiarton 5:40 a.m., Owen
Sound 5:40 a.m., Hanover 7:15 a.m.,
Listowel 7:44 a.m., Southampton 6:00
a.m., Walkerton 7:10 a.m., Harris-
ton 7:50 a.m., Palmerston 8:25 a.m., Fer-
gus 9:08 a.m. and Toronto 11:10
a.m.

These trains carry Parlor-Library-
Cafe car (serving meals a la carte)
between Toronto and Palmerston, also
through vestibule coaches between
Toronto, Palmerston, Listowel, Wing-
ham and Kincardine.

Full particulars from any Grand
Trunk Agent, Toronto City Ticket
Office, northwest corner King and
Yonge Streets. Phone Main 4209.

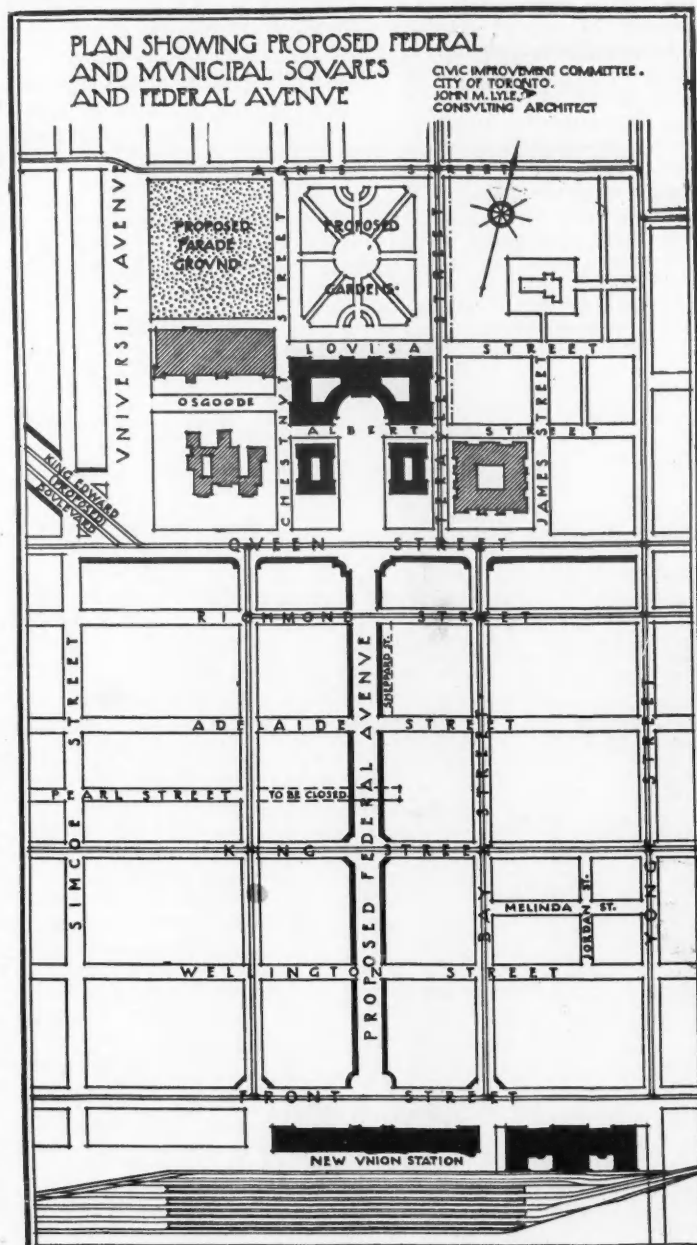
THE writer of the first Japanese
history, the Kojiki, was Oono
Yasumara, who lived some 1,200 years
ago. The Emperor of Japan has
just "posthumously conferred" on
this venerable Bede the junior grade
of third rank.

It's all right to be your own best
friend, if you are satisfied to have
few others.

Description of Proposed Federal Squares and Federal Avenue.

IT is proposed to lay out a civic
centre between the blocks bound-
ed by Queen Street on the south,
Agnes Street on the north, Univer-
sity Avenue on the west, and Ter-
rauley Street on the east. The City
Hall, Osgoode Hall and the Armories
to form part of this scheme. An
avenue 100 feet wide is to be cut
through from Queen Street to Front
Street and Louisa Street, and on a
line eastward with this Parade
Ground is shown an open square or
garden. The former could be used
as a playground, when not in use by
the militia; the latter as a breathing
spot for the worker, and as a setting
to the public buildings directly in
front.

The commencement of the proposed



Street, so affording direct access from
the new Union Station to Queen
Street and thence to University
Avenue. Directly at the head of this
new avenue would be grouped the pro-
posed public buildings both govern-
ment and civic. Two of these build-
ings are shown flanking a fine plaza
200 feet wide, at the head of which
a more important building is shown
on the main axis of the proposed new
avenue. The idea of this arrange-
ment being that space for great public
demonstrations would be afforded,
and that the buildings facing this
plaza could be seen to advantage.
The incoming traveller's first im-
pression of Toronto would be materi-
ally enhanced by the splendid vista
opening up before him. It is pro-
posed that this Federal Avenue should
be preserved for vehicular and pedes-
trian traffic only, and that no street
car lines should be allowed.

The buildings shown grouped about
this plaza have been placed on a line
with Osgoode Hall. Queen Street is
shown widened to a width of 108
feet; Terrauley Street is shown wide-
ned to a width of 80 feet. Directly
behind the Armories, it is proposed
to form a Military Parade Ground
on the land bounded by University
Avenue, Agnes Street, Chestnut

The Fountain Pen.

ALTHOUGH the business of
making fountain pens is but a
little over twenty-five years old, it has
been perfected to an astonishing de-
gree and the up-to-date American
articles are everywhere in demand.

The rubber used in the four parts
of the best fountain pens is that
known as Beni-Bolivian-Para, which
is bought and carefully selected in the
Madeira River section of Bolivia. This
grade is said to be the toughest, most
elastic and costliest rubber gathered.

After being torn, washed, and dried
for a space of several months, it is
formed, vulcanized, and converted on
special machinery into the various
parts of which finally come to-
gether and fit to an infinitesimal frac-
tion of an inch.

The gold pens are of fourteen-karat
gold, alloyed with silver and copper.
This fineness is the necessary grade
for the purpose, because it will with-
stand wear indefinitely, it acid-proof,
non-corrosive, and non-oxidizable.
On the extreme point of the best gold
pens used in fountain pens there is
fused a tip of iridium. This is the
hardest metal known and is very ex-
pensive, costing something like \$1-

500 per pound. The best iridium is
mined in the Ural Mountains of
Russia.

The ingenious American manu-
facturers have adopted their fountain
pens to the writing requirements of
all people. For instance, in Burma
the method of writing is from right to
left, a circumstance that calls for a
certain style of pen point. This is
satisfactorily supplied by the Ameri-
can pens, inasmuch as the gold
points are made by expert crafts-
men.

During the eighty careful opera-
tions through which a gold pen
passes, it is quite possible to furnish
the pen with any particular style of
point that may be required for any
writing.—Harper's Weekly.

LARGE lakes and tideless seas,
like the Caspian, have under
the force of great gales been ob-
served to experience surprising changes
of level as if they were huge basins
of water tipped by the hand of a
giant. In the Caspian a difference of
level between the two sides of the
sea amounting to twelve feet has
been noted during the prevalence of

Apollinaris

"The Queen of Table Waters"

IMPERIAL BANK OF CANADA.

Proceedings of the 36th Annual General Meet- ing of the Shareholders

Held at the Banking House of the Institution in Toronto on
Thursday, the 25th May, 1911.

The thirty-sixth Annual General Meeting of the Imperial Bank of Can-
ada was held in pursuance of the terms of the charter at the Banking House
of the institution, 25th May, 1911.

THE REPORT.

The Directors have much pleasure in submitting to the Shareholders
their thirty-sixth Annual Report and Balance Sheet of the affairs of the
Bank as on 30th April, 1911, together with Profit and Loss Account, show-
ing the result of the operations of the Bank for the year which ended on
that day.

The net profits of the Bank, after making full provision for all bad and
doubtful debts and for interest on unmatured bills under discount, amount-
ed to \$841,692.18, which has been applied as follows:—

(a) Dividends have been paid at the rate of 11% per annum for the first nine months of the year, and at the rate of 12% per annum for the last three months of the year, amounting to	\$625,427.59
(b) Employees' Pension and Guarantee Funds have been credited with	7,500.00
(c) Bank Premises and Furniture Account has been credited with	71,774.16
(d) Profit and Loss Account has been increased by	136,990.43
	\$841,692.18

In addition to these results, Reserve Fund Account has been increased
\$769,559.25 by the application thereto of the premium received upon the
amount paid up upon subscriptions to the recent issue of new Capital Stock.

Branches have been established during the year at Sault Ste. Marie
(West End), at Porcupine and South Porcupine, and at Davisville, all in
the Province of Ontario, at Wynyard, Sask., at Redcliff, Alta., and at Wil-
mer, in the Windermere District, B.C. During the same period the East
End (sub-branch), Lethbridge, and the Gowganda branch have been closed.

The business of the Bank continues to develop most satisfactorily.
The Head Office and Branches have been carefully inspected during
the year, and your Directors take pleasure in expressing their satisfaction
with the faithfulness and efficiency of the staff.

The whole respectfully submitted.

30th April, 1911.

PROFIT AND LOSS ACCOUNT.

Dividends Nos. 80, 81, 82 and 83, paid quarterly, for nine months, at the rate of 11% per annum, and for three months at the rate of 12% per annum	\$625,427.59
Annual contribution to Employees' Pension and Guarantee Funds	7,500.00
Transferred to Reserve Fund	769,559.25
Written off Bank Premises and Furniture Account	71,774.16
Balance of Account carried forward	833,125.62
	\$2,307,386.63

RESERVE FUND.

Balance at Credit of Account, 30th April, 1910	\$5,000,000.00
Premium received on new Capital Stock	769,559.25
	\$5,769,559.25

Thirty-sixth Annual Balance Sheet.

30th April, 1911.

LIABILITIES.

Notes of the Bank in circulation	\$4,420,715.00
Deposits not bearing interest	\$8,769,869.49
Deposits bearing interest (including interest accrued to date)	37,734,623.00
Deposits by other Banks in Canada	46,504,492.49
	127,246.04
Total liabilities to the public	\$51,052,453.53
Capital Stock (paid up)	5,769,559.25
Reserve Fund	5,769,559.25
Dividend No. 83 (payable 1st May, 1911) for three months, at the rate of 12% per annum	172,180.54
Rebate on Bills discounted	113,148.25
Balance of Profit and Loss Account carried forward	833,125.63
	6,888,013.67
	\$63,710,026.45

ASSETS.

Gold and Silver Coin	\$1,425,377.90
Dominion Government Notes	8,602,323.00
	\$10,027,700.90
Deposit with Dominion Government for security of note circulation	215,241.97
Notes of and Cheques on other Banks	2,918,772.57
Loans to other Banks in Canada secured, including bills re-discounted	343,184.66
Balance due from other Banks in Canada	749,603.25
Balance due from Agents in the United Kingdom	1,931,353.57
Balance due from Agents in Foreign Countries	2,080,107.78
	\$18,315,914.74
Dominion and Provincial Government Securities	\$1,381,920.02
Loans to Provincial Governments	74,055.80
Canadian Municipal Securities, and British or Foreign or Colonial Public Securities other than Canadian	2,721,410.23
Railway and other Bonds, Debentures and Stocks	743,537.73
	4,920,923.78
Call and Short Loans on Stocks and Bonds in Canada	3,576,124.71
Call Loans on Stocks and Bonds elsewhere than in Canada	1,502,885.39
	\$28,315,850.62
Other Current Loans, Discounts and Advances	33,571,232.17
Overdue Debts (loss provided for)	27,243.70
Real Estate (other than Bank premises)	99,770.48
Mortgages on Real Estate sold by the Bank	113,453.12
Bank Premises, including Safes, Vaults and Office Furniture, at Head Office and Branches	1,600,000.00
Other Assets, not included under foregoing heads	22,476.36
	\$63,710,026.45

D. R. WILKIE. E. HAY. W. MOFFAT.
General Manager. Assistant General Manager. Chief Inspector.

a heavy wind. In Lake Erie a dif-
ference of level of fifteen feet has
occurred in similar circumstances, tie Sea.

PEA

Sow Si

All the lead and Dwarf N. Simmers' S. tiums, per p. cents; 2 ounce Simmers' S. turiums, per cents; 2 ounce cents.

We have e arate colors. They may Childish, m for \$1.00, \$3.5 Groff's Hyl cents. Simmers' E 30 cents; 25

The finest varieties, tha separately na Price, each dozen, \$1.50.

J. A.

PHONES Main 191, 4391

It Refr

Everyb

These

Evenin

If you enjoy the thing to a breeze, from the tie of spa

INDIA PALE

Brewed tied by

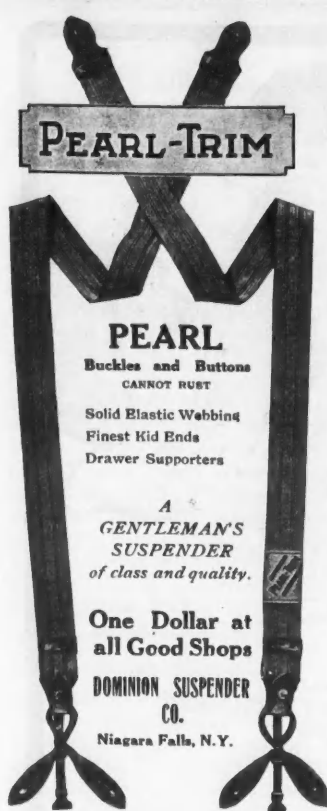
The TO &

ALEX

UM Phone M

A STEA been the new prative colle led by a b went in se Being unfa roundings, "Dr. So-a breath com find the ja rarian repli the surest v card."

PEARL-TRIM



PEARL
Buckles and Buttons
CANNOT RUST
Solid Elastic Webbing
Finest Kid Ends
Drawer Supporters

A
**GENTLEMAN'S
SUSPENDER**
of class and quality.

One Dollar at
all Good Shops

**DOMINION SUSPENDER
CO.**
Niagara Falls, N.Y.



Wellington
Xtra Speedy Plates

give you this kind of result.
No object can move too fast
for the "Extra Speedy."

Write for free booklet.

Wellington & Ward
PLATE PAPERS FILMS
13 St. John St. - Montreal.

Sow Simmers' Seeds

NASTURTIUMS
All the leading named varieties of Tall and Dwarf Nasturtiums, true to name. Simmers' Special Mixture, Tall Nasturtiums, per package, 5 cents; ounce, 10 cents; 2 ounces, 15 cents; quarter lb., 30 cents. Simmers' Special Mixture, Dwarf Nasturtiums, per package, 5 cents; ounce, 10 cents; 2 ounces, 15 cents; quarter lb., 30 cents.

GLADIOLUS
We have excellent stock, both in separate colors and mixed varieties. They may be planted now. Childs, mixed, per dozen, 60 cents, 25 for \$1.00, \$3.50 per 100. Groff's Hybrids, mixed, per dozen, 45 cents. Simmers' Extra Fine Mixed, per doz., 30 cents; 25 for 50 cents; \$1.75 per 100.

DAHLIAS
The finest assortment of the very best varieties that are sure to please, all separately named. Price, each, 15 cents; 3 for 40 cents; dozen, \$1.50.

BEDDING PLANTS
We are now prepared to supply well-grown stock of Bedding Plants, such as Geraniums, Coleus, Pansies, Cannas, etc. Can also supply all varieties of Seedling Bedding Annuals, such as Asters, Phlox, Stocks, Verbenas, Petunias, Zinnias, Marigolds, etc. Prices moderate.

J. A. SIMMERS
Limited
PHONES Main 191, 4391
141 to 151 King St. E.

**It Refreshes
Everybody
These Hot
Evenings**



If you want to enjoy the next best thing to a cool lake breeze, then take from the ice a bottle of sparkling

**INDIA
PALE ALE**

Brewed and bottled by

**The TORONTO BREWING
& MALTING CO.**
Limited

**ALEX. MILLARD
UNDERTAKER**
Private Mortuary
Phone M. 679. 333 YONGE ST.

A STEAM-HEATING plant had been installed in the house of the new president of a small, conservative college. The president, startled by a break in the steam pipes, went in search of the college janitor. Being unfamiliar with his new surroundings, he entered the library. "Dr. So-and-So," he inquired, his breath coming in gasps, "how can I find the janitor?" "Well," the librarian replied in a slow drawl, "I find the surest way is to send him a postal card."



THE boldest grafter I ever knew," says a friend, "was a summer resort hotel man with whom I became involved last August. I spent three days at his joint, and couldn't stand it any longer. When I called for my bill, I said very severely:—

"I think you advertised magnificent scenery up here?"

"Yes, sir, I did."

"With good fishing?"

"Good fishing, too."

"Pure air and no mosquitoes?"

"That's the way my advertisement read, sir. You quote correctly."

"No flies, no malaria, airy rooms, unsurpassed table, etc.?"

"Exactly. Is there anything wrong?"

"Is there anything wrong? Where is the scenery?"

"There isn't any."

"Where are the fish?"

"I never knew of a fish being caught in these parts."

"The flies are fierce and the mosquitoes are still worse, aren't they? And your rooms are stuffy and your table is rotten?"

"You're right."

"Then you admit you lied about the place?"

"Oh, is that what you've been trying to get at? Why didn't you say so in the first place? Sure I lied. I'd have admitted that half an hour ago, if you'd mentioned it, and saved you a lot of talk. I'm the biggest liar in these parts. Your bill for the three days will be \$10.75. Come again next season."

A WESTERN politician tells the following story as illustrating the inconveniences attached to campaigning in certain sections of the country.

Upon his arrival at one of the small towns in South Dakota, where he was to make a speech the following day, he found that the so-called hotel was crowded to the doors. Not having telegraphed for accommodations, the politician discovered that he would have to make shift as best he could. Accordingly he was obliged for that

for the higher education in general. The following anecdote, from the Color of Paris shows how far the College carries its scrupulousness. Every scientific subject, even the most obtruse, will continue to be taught there as long as one solitary individual in all France desires to pursue it.

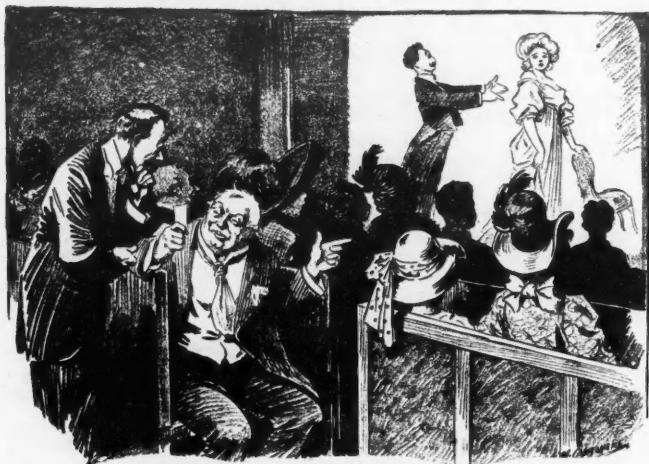
Certain courses are followed by two or three persons only. They tell the story of a professor of mathematics. This professor, who was extremely absent minded, had lectured for a whole year to only one pupil.

He was perfectly satisfied that it

that there must be some mistake, since the letter spoke of a Macgregor.

"Weel, sir," the youth explained, "that's the way they spell the name in our country."

TO the top-hatted visitor the pedagogue was saying a good word for his most intelligent pupil. "I am proud of Brown. I have inculcated in him the love of learning to such an extent that he now prefers study to play. I expect at this moment he is writing Timmin's Latin prose on that sheet of paper there, while all the other pupils are at play. I will ascer-



AT THE MOVING PICTURE SHOW.
Mellow individual: "Shay, usher; here a minute. Take thish note an' give it to tha' blonde lady on the stage, please!" —Puck.

should be so, but it occurred to him one day that he ought to congratulate his rare disciple, and he accordingly did so.

"Monsieur does not recognize me," replied the pupil. "I am monsieur's coachman, and I always wait here until Monsieur finishes his lecture."

STODGERS went to a wedding reception and found himself crowded in a corner with a stout lady.

"Beastly crowd!" said Stodgers. "Wedding receptions are such a bore!"

D. R. HEROLD, president of the New Jersey board of health, tells of a young friend who recently graduated as a physician. One of the young doctor's first clients was a fat girl. Her fatness weighed upon her and she wanted to get rid of some of it. The young doctor drew up a careful diet; she was to eat dry toast, plain boiled beef, etc., and to return in a month to report reduction. At the end of the month she could hardly get through the doctor's doorway. He was aghast. "Did you eat what I told you?" he asked. "Religiously." His brow wrinkled itself. Suddenly he had an inspiration. "Anything else?" he asked. "Only my ordinary meals."

A LONDON judge recently tried a Turkish bath for the first time, having heard of its excellence, and the rubber's violence astonished him. The judge, prone on the wet slab, was beaten and thumped and pinched and prodded by the rubber beyond all reason. He stood it as long as he could. Then he groaned and said: "Is it (thump, bang) quite necessary (whack, bash, slap) to make me black and blue (crash) all over?" "Never you mind," said the rubber, hauling off and giving the judge a terrific left-hander in the ribs.

I came only because I promised the bride. Nice little thing. Rather sweet, but tiresome. Bridegroom looks like a horrid bouncer. Don't know him, do you?"

"Yes," replied the stout lady, "I am his mother."

"How unfortunate!" stammered Stodgers, with an attempt at a smile. "Of course, I must have got him mixed with his younger brother."

And then he struggled back through the crowd and went home.

UNCLE IKE was stretched at full length under a tree. "Taking a little rest, aren't you, uncle?" said the Northern young lady pleasantly. "Not perzackly, miss," said the old darky, with a solemn face. "I don't call it res' jes' yet. I's waitin' for de sun to go down so's I can quit wuk wid a easy conscience."

SOME of the Macgregors, when their own name was proscribed, took that of Dochart, for a romantic reason. A party of them, hard pressed by their pursuers, escaped by swimming the stream which issues from Loch Dochart, in Argyleshire, and afterward assumed the name in grateful memory thereof. It is told of a youth of this stock that, upon being sent to Glasgow College with a letter of introduction from his minister, he gave his name as Dochart. The recipient of the letter suggested

Jaeger Underwear for Warmer Weather

The scientific fact that makes Jaeger Pure Wool Underwear the best in Summer as well as the best in Winter, is that it protects the body from extreme cold, or extreme heat.

In Summer, with light Jaeger Pure Wool Underwear, the heat is not so oppressive, and raw, wet days or chilly evenings are not so uncomfortable.

Jaeger Pure Wool Underwear in weights suitable to the season, is the safest and best all the year round underwear.

In all sizes and weights for men and women.

Guaranteed against Shrinkage.



**DR. JAEGER'S SANITARY WOOLLEN
SYSTEM CO., LIMITED**

231 Yonge Street, Toronto

316 St. Catherine St. West, Montreal.

Steels Block, Portage Ave., Winnipeg.

Antiques

FOR THE HOME BEAUTIFUL

THE surroundings in a home are a reflection of the personality and taste of the owner. Skilled artists and artisans, laboring for centuries to please the refined tastes of cultured people, have given to the world certain designs in furniture, clocks, china, glassware, and ornaments that have become recognized as standard types of beauty, and we have spent years in gathering these into our galleries. Rich in the subtle tone of elegance and refinement that age alone can impart to good material, they will appeal to those who desire relief from the modern tendency to faddism in these lines.

B. M. & T. Jenkins
Antique Gallery, 422-424 Yonge St.
Toronto

Branches—Philip Sq., Montreal London & Birmingham, Eng.

"I know my business" (thud). "Who are you?" asked the judge. "Your face (bang) looks (crash) familiar." "Oh, you remember me, do you?" growled the rubber. "Well, blast yer buttons, mebbe ye won't be so ready next time to give me eight months for prize-fightin'!"

"JEAN RAMSAY'S story of the artist whose interest in the picturesque was thought out of place on the 'Sawbath,' recalls an anecdote told by Max O'Rell. Once when the genial Frenchman was staying with a friend in Edinburgh he took up his walking-stick preparatory to going out for a walk. But it was Sunday, and his host remonstrated. 'Do you mind taking an umbrella?' he said. 'It looks more respectable.'"

THE entertainer was seemingly in good voice as he began: "Ladies and gentlemen, having blindfolded my partner, I will now proceed to test her thought-reading powers. I have in my hand an apple. Will you kindly tell the audience what it is that I am holding in my hand?" "An apple."

"Correct. I have here a watch. Kindly tell the audience what I have."

"A watch." "Quite right. You see, ladies and gentlemen, it is impossible to catch her." The entertainer pro-

duced a piece of wood and a saw, and commenced to saw vigorously. "Kindly tell the audience what I am doing." No reply. "This is rather a difficult feat, ladies and gentlemen. I will try again. Can you tell me what I am doing?" said the entertainer, continuing his sawing. "Yes. You are singing." Loud applause.

WALTER DAMROSCH was describing a very ignorant foreign critic. "In short," Mr. Damrosch ended, "he was as ignorant of music as old Jed Shucks and his wife were of city ways. Jed was describing, at a dorcas, his recent visit to New York. 'An' we went to a big department shop,' he said, 'an' we got inter one o' them 'ere things wot whizzes ye clean up to the top—wot in tarnation is their name, ma?' 'Shop-lifters, Jedediah,' Mrs. Shucks replied."

PERCY FRENCH on one occasion was staying in the country at a house where the landlady professed to give bed and board for twenty-five shillings a week. "I assure you," said French, gravely, "I was there a week before I discovered which was the bed and which was the board."

JUST OPENED

JUST OPENED

FREEMAN'S HOTEL

MONTREAL.

A Modern Hostelry on the European Plan.

Rate \$1.50 and upward.

With Bath \$2.00 and upward.

For Traveller or Tourist

Splendidly located in the heart of down town business district, and within a stone throw of many of the Historic Shrines and Sights of Montreal. Convenient to Boats and Depots.

**THE FAVORITE IN
A MILLION HOMES**

**Seal Brand
Coffee**

Packed in
cans

1 and 2 pound
only.

**THE
QUEEN'S ROYAL
NIAGARA - ON - THE - LAKE**

Opens June 7th

Military Encampment, June 5
to July 1.

First Camp from June 5
Second Camp from June 19
Coronation Ball June 23

Specialty low rates for June.

WINNETT & THOMPSON
Proprietors

Royal Muskoka Hotel

LAKE ROSSEAU, ONTARIO
Open June 24th to Sept. 20th, 1911.

Can you imagine a modern city
hotel located on an island in the
midst of Lake Rosseau, with all of
its conveniences for rest and re-
creation?

The Royal Muskoka is just a
delightful afternoon's ride away
and offers more inducements for
the reasonable rates than any well
kept hotel in Canada.

Golf, Tennis, Lawn-bowling,
Bathing and Boating.

Write for special June and July
rates.

L. W. MAXON, Mgr.

Richelieu & Ontario Navigation Co.'s Hotels
June 28th to Sept. 4th.

MANOIR RICHELIEU
MURRAY BAY, P. Q.
P. B. HALL, Manager

TADOUSAC HOTEL
TADOUSAC, P. Q.
(Mouth Saguenay River).
P. B. BOWEN, Manager.

Orchestra, Dancing, Golf, Tennis,
Riding and Driving, Bowling, Bil-
liards.

Fishing Camp, Guides and Canoes at
TADOUSAC.
Salt Water Swimming Pool at
MURRAY BAY.

Address until June 15th, Care Ri-
chelieu and Ont. Nav. Co., Montreal.
Immunity from Hay Fever and
Malaria.

Position Unrivaled in LONDON.

**THE
LANGHAM HOTEL**

Port and Place and Regent St. W.
FAMILY HOTEL, of the HIGHEST ORDER.
In Fashionable and Healthy Locality.
Reduced Inclusive Terms
during August and September.

BON ECHO INN

Lake Massanoga, Frontenac Co.,
ONT.

This magnificent resort is on the crest of On-
tario's Highlands, 2,000 ft. above Tide Water.
Easily reached via C.P.R. to Kaledor Station and
Auto Service to Inn.

Good Bathing, Boating, Fishing.
SEASON JUNE 15th to OCTOBER 1st

Write for Illustrated Booklet

BON ECHO CO.

22 Carlton Street - Toronto

NIAGARA RIVER LINE

**BUFFALO
NIAGARA FALLS
TORONTO**

ROUTE

DAILY (EXCEPT SUNDAY)

From Toronto—7:30 a.m., 11:00 a.m., 2:00
p.m., 5:15 p.m. Arrive Toronto—10:30
a.m., 1:15 p.m., 4:45 p.m., 8:30 p.m.

KING'S BIRTHDAY, JUNE 3.

Niagara Falls \$1.75, Buffalo \$2.00, Cleve-
land \$3.50. Special rates also June 2 to
June 6. Ticket office, 63 Yonge Street,
Traders Bank Building. Telephone 6536.

STEAMERS

"Toronto"
AND
"Kingston"

Tourist Service commences Thursday,
June 1.

Steamers leave Toronto 3:00 p.m. daily (ex-
cept Sunday) in June; daily after July 1st.
For Rochester, 1,000 Islands, running
Rapids of St. Lawrence to Montreal, con-
necting with steamers for Quebec and Sa-
guenay River.

For folders and tickets apply at Ticket
Office, 46 Yonge Street, cor. Wellington Street,
or write H. POSTER CHAPPEL, A.G.P.A.,
Toronto.

NEW HOTEL KASTEL

is the best restaurant of its
kind in the Dominion of Cana-
da, and is situated right in the
heart of the best part of Mont-
real.

The Ballyhoo Spieler.

OMAR SAMI, the cleverest bally-
hoo spieler who has ever lured
the reluctant "simp" into a show,
whether on fair ground, park or cir-
cus, says the New Yorkers are the
hardest people in the world to talk
to. Omar ought to know, for he has
ballyhooed in all parts of the world,
from India to Indiana, from Hobo-
ken to Hindustan. S. W. Gumpertz,
manager of Dreamland, Coney Is-
land, has engaged Omar Sami as in-
structor for the school of bally-
hoo spieler who will this season
williamjenningsbryan in front of the
various attractions. Yesterday, when
Omar Sami gathered the boosters or
shillabers, spieler, or ballyhoo talk-
ers about him in the skating rink of
Dreamland, he explained several in-
teresting points in his science.

In the first place, he said, it was
commonly supposed that a ballyhoo is
the person who makes the talk in
front of a show. This is an error,
for, as he said, a ballyhoo is merely
a performance given outside of an
entertainment in order to attract the
crowd so that the spieler may lure
them inside. He said that as much
art, system and brain work are re-
quired to make a good spieler, or talk-
er, as must be possessed by an actor ap-
pearing in one of the most difficult
roles. Having heard a number of
the ballyhoo spieler, some of whom
talked as if they had lived on Fifth
Avenue and had seen better days,
and others as if they had never been
away from the East side, he said:
"You men all seem to be trying to
talk like showmen! The first prin-
ciple of a good ballyhoo spieler is to
talk naturally. The aim of the old
spieler was to make a noise. That
sort of thing won't go nowadays.
New Yorkers are the hardest people
in the world to talk to. When you
have a crowd of educated people you
must address them as such, and not
as you would a bunch of "simps" and
when you have a mob of roughnecks
to interest and lure inside, talk to
them in their own persiflage." Omar,
who lays no claim to having written
"The Rubaiyat," explained that a
ride, like the "Great Divide" or "The
Glaciers," or a spectacle like
"Creation," had no ballyhoo. Such
shows have merely a grind, that is, a
constant talker. He called attention
to the fact that all shows calling for
a ballyhoo had three steps before the
entrance. The reason for this is that
the boosters, or shillabers, in the
crowd may be seen going into the
show by those behind, and thus en-
courage, as it were, a forward im-
petus toward the ticket seller.—New
York Evening Sun.

NEW FAST TRAIN SERVICE BETWEEN TORONTO, PALM- ERSTON AND NORTH.

Via Grand Trunk Railway System.
Leave Toronto 5:00 p.m. daily, ex-
cept Sunday, arrives Fergus 7:02
p.m., Palmerston 7:50 p.m., Harris-
ton 8:20 p.m., Walkerton 9:10 p.m.,
Southampton 10:20 p.m., Listowel
8:15 p.m., Hanover 8:55 p.m., Owen
Sound 10:35 p.m., Wingham 9:15
p.m., and Kincardine 10:15 p.m.

Returning leaves Kincardine 5:30
a.m., daily, except Sunday, Wingham
6:45 a.m., Wiarton 5:40 a.m., Owen
Sound 5:40 a.m., Hanover 7:15 a.m.,
Listowel 7:44 a.m., Southampton 6:00
a.m., Walkerton 7:10 a.m., Harris-
ton 7:50 a.m., Palmerston 8:25 a.m., Fer-
gus 9:08 a.m. and Toronto 11:10
a.m.

These trains carry Parlor-Library-
Cafe car (serving meals a la carte)
between Toronto and Palmerston, also
through vestibule coaches between
Toronto, Palmerston, Listowel, Wingham
and Kincardine.

Full particulars from any Grand
Trunk Agent, Toronto City Ticket
Office, northwest corner King and
Yonge Streets. Phone Main 4209.

THE writer of the first Japanese
history, the Kojii, was Oono
Yasumara, who lived some 1,200 years
ago. The Emperor of Japan has
just "posthumously conferred" on
this venerable Bede the junior grade
of third rank.

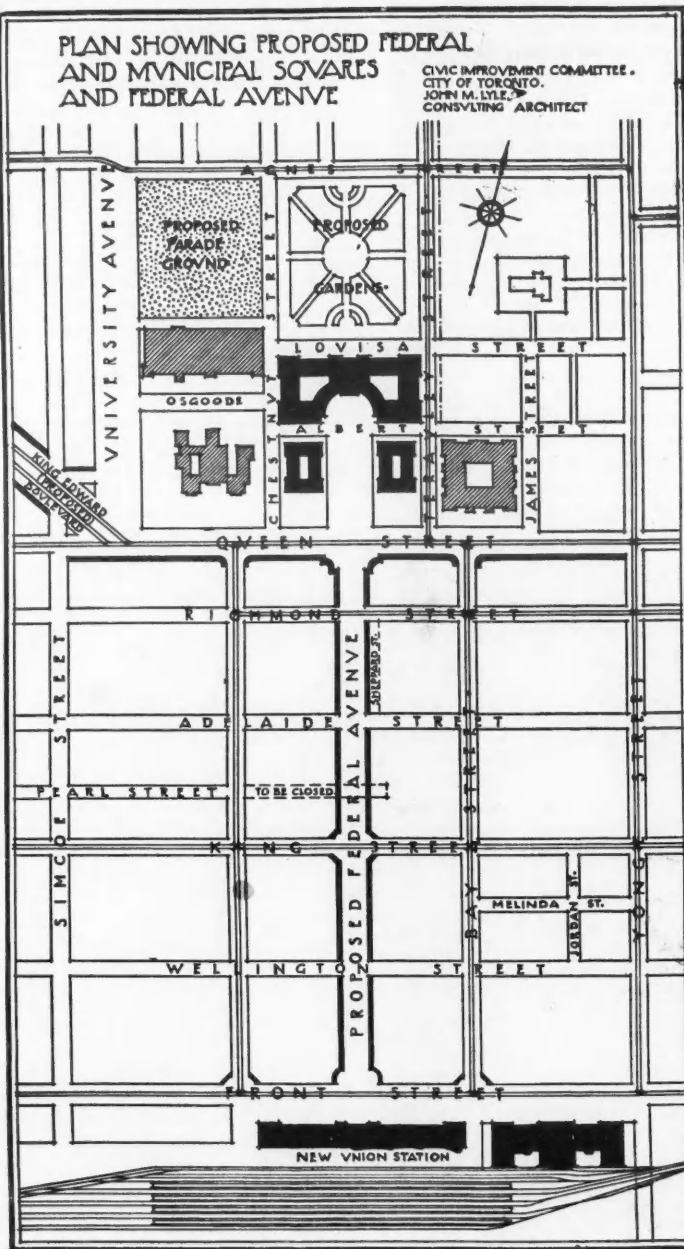
It's all right to be your own best
friend, if you are satisfied to have
few others.

Description of Proposed Federal Squares and Federal Avenue.

IT is proposed to lay out a civic
centre between the blocks bound-
ed by Queen Street on the south,
Agnes Street on the north, Univer-
sity Avenue on the west, and Ter-
auley Street on the east. The City
Hall, Osgoode Hall and the Armories
to form part of this scheme. An
avenue 100 feet wide is to be cut
through from Queen Street to Front

Street and Louisa Street, and on a
line eastward with this Parade
Ground is shown an open square or
garden. The former could be used
as a playground, when not in use by
the militia; the latter as a breathing
spot for the worker, and as a setting
to the public buildings directly in
front.

The commencement of the proposed



Street, so affording direct access from
the new Union Station to Queen
Street and thence to University
Avenue. Directly at the head of this
new avenue would be grouped the pro-
posed public buildings both govern-
ment and civic. Two of these build-
ings are shown flanking a fine plaza
200 feet wide, at the head of which
a more important building is shown
on the main axis of the proposed new
avenue. The idea of this arrange-
ment being that space for great public
demonstrations would be afforded,
and that the buildings facing this
plaza could be seen to advantage.
The incoming traveller's first im-
pression of Toronto would be materi-
ally enhanced by the splendid vista
opening up before him. It is pro-
posed that this Federal Avenue should
be preserved for vehicular and pedes-
trian traffic only, and that no street
car lines should be allowed.

The buildings shown grouped about
this plaza have been placed on a line
with Osgoode Hall. Queen Street is
shown widened to a width of 108
feet; Terauley Street is shown wide-
ned to a width of 86 feet. Directly
behind the Armories, it is proposed
to form a Military Parade Ground
on the land bounded by University
Avenue, Agnes Street, Chestnut

Street, and Louisa Street, and on a
line eastward with this Parade
Ground is shown an open square or
garden. The former could be used
as a playground, when not in use by
the militia; the latter as a breathing
spot for the worker, and as a setting
to the public buildings directly in
front.

The Fountain Pen.

ALTHOUGH the business of
making fountain pens is but a
little over twenty-five years old, it has
been perfected to an astonishing de-
gree and the up-to-date American
articles are everywhere in demand.

The rubber used in the four parts
of the best fountain pens is that
known as Beni-Bolivian-Para, which
is bought and carefully selected in the
Madeira River section of Bolivia. This
grade is said to be the toughest, most
elastic and costliest rubber gathered.

After being torn, washed, and dried
for a space of several months, it is
formed, vulcanized, and converted on
special machinery into the various
parts of which finally come to-
gether and fit to an infinitesimal frac-
tion of an inch.

The gold pens are of fourteen-karat
gold, alloyed with silver and copper.
This fineness is the necessary grade
for the purpose, because it will with-
stand wear indefinitely, it acid-proof,
non-corrosive, and non-oxidizable.
On the extreme point of the best gold
pens used in fountain pens there is
fused a tip of iridium. This is the
hardest metal known and is very ex-
pensive, costing something like \$1-

500 per pound. The best iridium is
mined in the Ural Mountains of
Russia.

The ingenious American manu-
facturers have adopted their fountain
pens to the writing requirements of
all people. For instance, in Burma
the method of writing is from right to
left, a circumstance that calls for a
certain style of pen point. This is
satisfactorily supplied by the Ameri-
can pens, inasmuch as the gold
points are made by expert crafts-
men.

During the eighty careful opera-
tions through which a gold pen
passes, it is quite possible to furnish
the pen with any particular style of
point that may be required for any
writing.—Harper's Weekly.

LARGE lakes and tideless seas,
like the Caspian, have under
the force of great gales been ob-
served to experience surprising changes
of level as if they were huge basins
of water tipped by the hand of a
giant. In the Caspian a difference of
level between the two sides of the
sea amounting to twelve feet has
been noted during the prevalence of

Apollinaris

"The Queen of Table Waters"

IMPERIAL BANK OF CANADA.

Proceedings of the 36th Annual General Meet- ing of the Shareholders

Held at the Banking House of the Institution in Toronto on
Thursday, the 25th May, 1911.

The thirty-sixth Annual General Meeting of the Imperial Bank of Can-
ada was held in pursuance of the terms of the charter at the Banking House
of the Institution, 25th May, 1911.

THE REPORT.

The Directors have much pleasure in submitting to the Shareholders
their thirty-sixth Annual Report and Balance Sheet of the affairs of the
Bank as on 30th April, 1911, together with Profit and Loss Account, show-
ing the result of the operations of the Bank for the year which ended on
that day.

The net profits of the Bank, after making full provision for all bad and
doubtful debts and for interest on unmatured bills under discount, amount-
ed to \$841,692.18, which has been applied as follows:—

(a) Dividends have been paid at the rate of 11% per annum for the first nine months of the year, and at the rate of 12% per annum for the last three months of the year, amounting to	\$625,427.59
(b) Employees' Pension and Guarantee Funds have been credited with	7,500.00
(c) Bank Premises and Furniture Account has been credited with	71,774.16
(d) Profit and Loss Account has been increased by	136,990.43
	\$841,692.18

In addition to these results, Reserve Fund Account has been increased
\$769,559.25 by the application thereto of the premium received upon the
amount paid up upon subscriptions to the recent issue of new Capital Stock.

Branches have been established during the year at Sault Ste. Marie
(West End), at Porcupine and South Porcupine, and at Davisville, all in
the Province of Ontario, at Wynyard, Sask., at Redcliff, Alta., and at Wil-
mer, in the Windermere District, B.C. During the same period the East
End (S.B. branch), Lethbridge, and the Gowanda branch have been closed.
The business of the Bank continues to develop most satisfactorily.

The Head Office and Branches have been carefully inspected during
the year, and your Directors take pleasure in expressing their satisfaction
with the faithfulness and efficiency of the staff.

The whole respectfully submitted.

D. R. WILKIE,
President.

30th April, 1911.

PROFIT AND LOSS ACCOUNT.

Dividends Nos. 80, 81, 82 and 83, paid quarterly, for nine months, at the rate of 11% per annum, and for three months at the rate of 12% per annum	\$625,427.59
Annual contribution to Employees' Pension and Guarantee Funds	7,500.00
Transferred to Reserve Fund	769,559.25
Written off Bank Premises and Furniture Account	71,774.16
Balance of Account carried forward	833,125.62
	\$2,307,386.63

RESERVE FUND.

Balance at Credit of Account, 30th April, 1910	\$5,000,000.00
Premium received on new Capital Stock	769,559.25
	\$5,769,559.25

Thirty-sixth Annual Balance Sheet.

30th April, 1911.

LIABILITIES.

Notes of the Bank in circulation	\$4,420,715.00
Deposits not bearing interest	\$8,769,869.49
Deposits bearing interest (including interest accrued to date)	37,734,623.00
Deposits by other Banks in Canada	46,504,492.49
	127,246.04
Total Liabilities to the public	\$51,052,453.53
Capital Stock (paid up)	5,769,559.25
Reserve Fund	5,769,559.25
Dividend No. 83 (payable 1st May, 1911) for three months, at the rate of 12% per annum	172,180.54
Rebate on Bills discounted	113,148.25
Balance of Profit and Loss Account carried forward	833,125.63
	6,888,013.67
	\$63,710,026.45

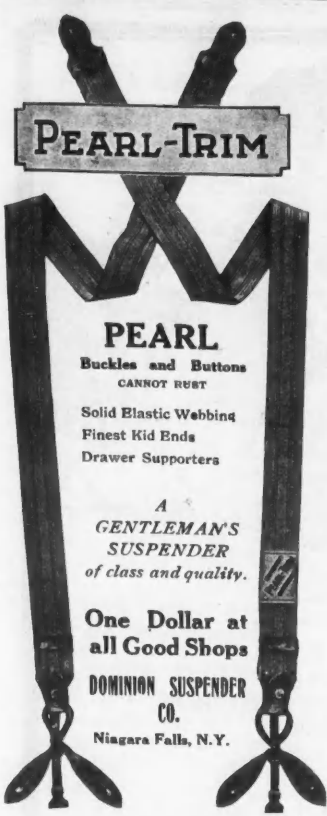
ASSETS.

Gold and Silver Coin	\$1,425,377.90
Dominion Government Notes	8,602,323.00
	\$10,027,700.90
Deposit with Dominion Government for security of note circulation	215,241.97
Notes of and Cheques on other Banks	2,918,772.57
Loans to other Banks in Canada secured, including bills re-discounted	343,134.66
Balance due from other Banks in Canada	749,603.29
Balance due from Agents in the United Kingdom	1,981,353.57
Balance due from Agents in Foreign Countries	2,080,107.78
	\$18,315,914.74
Dominion and Provincial Government Securities	\$1,381,920.02
Loans to Provincial Governments	74,055.80
Canadian Municipal Securities, and British or Foreign or Colonial Public Securities other than Canadian	2,721,410.23
Railway and other Bonds, Debentures and Stocks	743,537.73
	4,920,923.78
Call and Short Loans on Stocks and Bonds in Canada	3,576,126.71
Call Loans on Stocks and Bonds elsewhere than in Canada	1,502,885.39
	\$28,315,850.62
Other Current Loans, Discounts and Advances	33,571,232.17
Overdue Debts (loss provided for)	27,248.70
Real Estate (other than Bank premises)	59,770.48
Mortgages on Real Estate sold by the Bank	113,453.12
Bank Premises, including Safes, Vaults and Office Furniture, at Head Office and Branches	1,600,000.00
Other Assets, not included under foregoing heads	22,476.36
	\$63,710,026.45

D. R. WILKIE, **E. HAY,** **W. MOFFAT,**
General Manager. Assistant General Manager. Chief Inspector.

a heavy wind. In Lake Erie a dif- Analogous observations have been
ference of level of fifteen feet has made on other lakes and in the Bal-
occurred in similar circumstances, tic Sea.

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We have excellent stock, both in separate colors and mixed varieties. They may be planted now. Childi, mixed, per dozen, 60 cents, 25 for \$1.00, \$3.50 per 100. Groff's Hybrids, mixed, per dozen, 45 cents. Simmers' Extra Fine Mixed, per doz., 30 cents; 25 for 50 cents; \$1.75 per 100.

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A STEAM-HEATING plant had been installed in the house of the new president of a small, conservative college. The president, startled by a break in the steam pipes, went in search of the college janitor. Being unfamiliar with his new surroundings, he entered the library. "Dr. So-and-So," he inquired, his breath coming in gasps, "how can I find the janitor?" "Well," the librarian replied in a slow drawl, "I find the surest way is to send him a postal card."



Anecdotal

"THE boldest grafter I ever knew," says a friend, "was a summer resort hotel man with whom I became involved last August. I spent three days at his joint, and couldn't stand it any longer. When I called for my bill, I said very severely—

"I think you advertised magnificent scenery up here?"
"Yes, sir, I did."
"With good fishing?"
"Good fishing, too."
"Pure air and no mosquitoes?"
"That's the way my advertisement read, sir. You quote correctly."
"No flies, no malaria, airy rooms, unsurpassed table, etc.?"
"Exactly. Is there anything wrong?"

"Is there anything wrong? Where is the scenery?"

"There isn't any."

"Where are the fish?"

"I never knew of a fish being caught in these parts."

"The flies are fierce and the mosquitoes are still worse, aren't they? And your rooms are stuffy and your table is rotten?"

"You're right."

"Then you admit you lied about the place?"

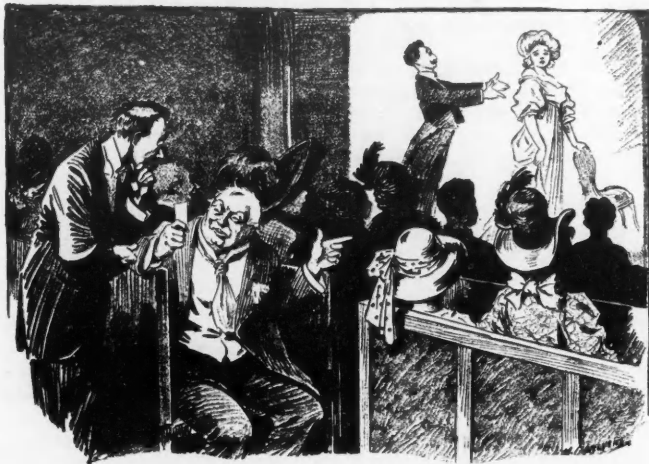
"Oh, is that what you've been trying to get at? Why didn't you say so in the first place? Sure I lied. I'd have admitted that half an hour ago, if you'd mentioned it, and saved you a lot of talk. I'm the biggest liar in these parts. Your bill for the three days will be \$10.75. Come again next season."

for the higher education in general. The following anecdote, from the Color of Paris shows how far the College carries its scrupulousness. Every scientific subject, even the most obtruse, will continue to be taught there as long as one solitary individual in all France desires to pursue it.

Certain courses are followed by two or three persons only. They tell the story of a professor of mathematics. This professor, who was extremely absent minded, had lectured for a whole year to only one pupil. He was perfectly satisfied that it

that there must be some mistake, since the letter spoke of a Macgregor. "Weel, sir," the youth explained, "that's the way they spell the name in our country."

TO the top-hatted visitor the pedagogue was saying a good word for his most intelligent pupil. "I am proud of Brown. I have inculcated in him the love of learning to such an extent that he now prefers study to play. I expect at this moment he is writing Timmin's Latin prose on that sheet of paper there, while all the other pupils are at play. I will ascer-



AT THE MOVING PICTURE SHOW.
Mellow Individual: "Shay, usher; here a minute. Take thish note an' give it to tha' blonde lady on the stage, please!" —Puck.

A WESTERN politician tells the following story as illustrating the inconveniences attached to campaigning in certain sections of the country.

Upon his arrival at one of the small towns in South Dakota, where he was to make a speech the following day, he found that the so-called hotel was crowded to the doors. Not having telegraphed for accommodations, the politician discovered that he would have to make shift as best he could. Accordingly he was obliged for that

should be so, but it occurred to him one day that he ought to congratulate his rare disciple, and he accordingly did so.

"Monsieur does not recognize me," replied the pupil. "I am monsieur's coachman, and I always wait here until Monsieur finishes his lecture."

STODGERS went to a wedding reception and found himself crowded in a corner with a stout lady. "Beastly crowd!" said Stodgers. "Wedding receptions are such a bore!"

He called the lad to him. "Brown," he said, "let us see the result of your industry." "I—I'd rather not, sir," blushed Brown. "Note his modesty," whispered the schoolmaster. "Come, Brown, let me see what you have been writing." Still the boy demurred. But the schoolmaster insisted, and forcefully appropriated the paper. And there, in neat imitation of feminine handwriting, he read the following: "Please excuse my son James from school to-day. He is wanted at home."



THE DOCTOR: "Well, you're absolutely fit again now. You can tell the foreman you'll be back at work by, say, Wednesday."
THE EX-PATIENT: "We'd better not be too 'asty, doctor. I've got a sort of 'funny feelin' inside, just as if I was goin' to 'ave a relapse on Toosday."
—The Sketch.

night to sleep on a wire cot which had only some blankets and a sheet on it. As the politician is an extremely fat man, he found his improvised bed anything but comfortable.

"How did you sleep?" asked a friend in the morning.

"Fairly well," answered the fat man, "but I looked like a waffle when I got up."

THE druggist approached the Celestial gate. St. Peter opened the portal for him, and bade him enter and join the heavenly choir.

"Not so fast," admonished the compounder of pills. "Before I go in there I want to ask a few questions. Have you any city directories in Paradise?"

"No," replied St. Peter.

"Any remedies for growing hair on bald heads and door knobs?"

"None."

"Any soda fountains?"

"We don't know what they are."

"Do you sell stamps?"

"We don't use them here."

"And last, but not least, have you any telephones?"

"We have not."

"Then I'll go in, for I guess this is Heaven all right, all right."

THE College of France, founded in Paris by Francis I., offers at the present day not only strictly academic instruction, but opportunities

I came only because I promised the bride. Nice little thing. Rather sweet, but tiresome. Bridegroom looks like a horrid boulder. Don't know him, do you?"

"Yes," replied the stout lady, "I am his mother."

"How unfortunate!" stammered Stodgers, with an attempt at a smile.

"Of course, I must have got him mixed with his younger brother."

And then he struggled back through the crowd and went home.

UNCLE IKE was stretched at full length under a tree. "Taking a little rest, aren't you, uncle?" said the Northern young lady pleasantly. "Not perzackly, miss," said the old darky, with a solemn face. "I don't call it res' jes' yet. I's waitin' fo' de sun to go down so's I can quit wuk wid a easy conscience."

SOME of the Macgregors, when their own name was proscribed, took that of Dochart, for a romantic reason. A party of them, hard pressed by their pursuers, escaped by swimming the stream which issues from Loch Dochart, in Argylshire, and afterward assumed the name in grateful memory thereof. It is told of a youth of this stock that, upon being sent to Glasgow College with a letter of introduction from his minister, he gave his name as Dochart. The recipient of the letter suggested

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In Summer, with light Jaeger Pure Wool Underwear, the heat is not so oppressive, and raw, wet days or chilly evenings are not so uncomfortable.

Jaeger Pure Wool Underwear in weights suitable to the season, is the safest and best all the year round underwear.

In all sizes and weights for men and women.

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THE surroundings in a home are a reflection of the personality and taste of the owner. Skilled artists and artisans, laboring for centuries to please the refined tastes of cultured people, have given to the world certain designs in furniture, clocks, china, glassware, and ornaments that have become recognized as standard types of beauty, and we have spent years in gathering these into our galleries. Rich in the subtle tone of elegance and refinement that age alone can impart to good material, they will appeal to those who desire relief from the modern tendency to faddism in these lines.

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"I know my business" (thud). "Who are you?" asked the judge. "Your face (bang) looks (crash) familiar." "Oh, you remember me, do you?" "No reply. "This is rather a difficult feat, ladies and gentlemen. I will try again. Can you tell me what I am doing?" said the entertainer, continuing his sawing. "Yes. You are singing." Loud applause.

"JEAN RAMSAY'S story of the picturesque was thought out of place on the 'Sawbath,' recalls an anecdote told by Max O'Rell. Once when the genial Frenchman was staying with a friend in Edinburgh he took up his walking-stick preparatory to going out for a walk. But it was Sunday, and his host remonstrated. "Do you mind taking an umbrella?" he said. "It looks more respectable."

THE entertainer was seemingly in good voice as he began: "Ladies and gentlemen, having blindfolded my partner, I will now proceed to test her thought-reading powers. I have in my hand an apple. Will you kindly tell the audience what it is that I am holding in my hand?" "An apple." "Correct. I have here a watch. Kindly tell the audience what I have." "A watch." "Quite right. You see, ladies and gentlemen, it is impossible to catch her." The entertainer produced a piece of wood and a saw, and commenced to saw vigorously. "Kindly tell the audience what I am doing." No reply. "This is rather a difficult feat, ladies and gentlemen. I will try again. Can you tell me what I am doing?" said the entertainer, continuing his sawing. "Yes. You are singing." Loud applause.

WALTER DAMROSCH was describing a very ignorant foreign critic. "In short," Mr. Damrosch ended, "he was as ignorant of music as old Jed Shucks and his wife were of city ways. Jed was describing, at a dorcas, his recent visit to New York. 'An' we went to a big department shop,' he said, 'an' we got inter one o' them 'ere things wot whizzes ye clean up to the top—wot in tarnation is their name, ma?' 'Shop-lifters, Jedediah,' Mrs. Shucks replied."

PERCY FRENCH on one occasion was staying in the country at a house where the landlady professed to give bed and board for twenty-five shillings a week. "I assure you," said French, gravely, "I was there a week before I discovered which was the bed and which was the board."

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JUST OPENED

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The BOOKSHELF

"The Prodigal Judge." A romance, by Vaughan Kester, author of "The Fortunes of the Landrags," etc. Illustrated. Published by McLeod & Allen, Toronto. Price, \$1.25.

IN this romance of Kentucky and Tennessee in the days before the war, Mr. Kester has given us a really delightful book. He has told a story which is interesting from first to last, a story full of fighting and adventure and the full-blooded life of the pioneers, with enough of love and love-making to satisfy the normal demand for "heart interest." But better even than the story, good as it is, is the picture which the author gives of that romantic country in those romantic and rather lawless days. And best of all is his delineation of some of the characters in the book. First of all comes the Prodigal Judge himself—Judge Slocum Price Tuberville—who was certainly drawn on no less a model than Sir John Falstaff himself. The Judge is a drunkard and a ne'er-do-well and a sponger, but he is none the less a very high-minded and courageous gentleman; and when the test comes he rises in the fullest measure to the greatness of his task. And there is Solomon Mahaffy, the Judge's saturnine but devoted henchman, who finally gives his life in defence of his friend's honor. And who could forget Bob Yancy?—lank, lazy Bob, the Kentuckian, who could be so indolent and futile in the routine business of agriculture, but who was always so indefatigable in helping his friends or fighting his enemies. And the talk of these men is an unending joy, especially the magniloquence of the Judge, and Bob's steady flow of racy and picturesque idiom.

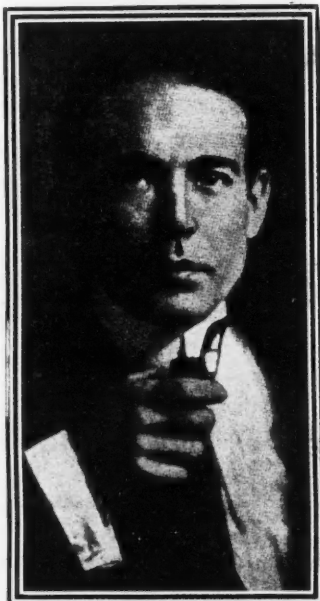
No mere outline of the plot of this book could give any idea of its interest and attractiveness, which lies so much in the art of the telling, in the author's knowledge of his subject, in his sympathy, and in his insight. The strong tide of picturesque and adventurous life pulses all through the book. We are everywhere conscious of the pioneer spirit. The men in the book are the hard-handed, reckless adventurers that have built up the Middle West of the United States, men who thought little of life, and of danger not at all. And the women, even the high-born and gently nurtured, are of a spirit to mate with theirs.

The story begins with the death of old General Quintard at the Barony in Kentucky. He leaves little but debts and a ten-year-old boy, Hannibal, whose birth and descent are matters of mystery. Bob Yancy takes the boy, since no one else has any claim to him or manifests any desire for his possession. Hannibal lives with "Uncle Bob" for a year or more, when suddenly efforts are made to take him away. Yancy resists, and things are lively for a while; but finally the two decide to slip away to Tennessee to Miss Betty Malroy, of Belle Plain, who had promised them her protection. But Uncle Bob is almost killed in a tavern fight, and Hannibal escapes. He takes refuge with the Judge, who thereupon becomes his guide, philosopher, and friend. But the Judge, too, is obliged to make a hurried get-away; and with Mahaffy they drift down into Tennessee to Belle Plain. There they find the villains plotting for the possession of Hannibal as a means to getting the title to a great estate; and also for the abduction of Miss Betty. The villain of the story loves her in the violent manner usual with villains, and her rascally kinsman covets her lands. And at one stage of the story it almost looks as though they would succeed. But they forget to reckon with the Judge, with Bob Yancy, and with Bruce Carrington, the handsome young Kentuckian. Against such a force for righteousness no villainy could hope to succeed; and so in the end they are foiled

and punished as villains always should be in romance. But in the meantime there is a lot of fighting and plotting and exciting incident generally. Mr. Kester has a good story to tell, and the way he tells it is at least as good as the story. This is a time of year when the general reader is looking for a book that will hold the attention, enlist one's sympathy, and also furnish the amusement and the thrills which one craves in the warm days coming. No problem novels then, no Meredithian subtleties, no morbid specimens of the pessimism which is misnamed realism. What one wants is a good, breezy story, with lots of color and action, filled with the healthful spirit of the out-of-doors. We have, therefore, every reason to be grateful to Mr. Kester for "The Prodigal Judge."

"The Grain of Dust." A novel, by David Graham Phillips, author of "The Hungry Heart," "The Husband's Story," etc. Illustrated. Published by William Briggs, Toronto. Price, \$1.30.

IN spite of the tenderness which one naturally feels for the posthumous work of a well known writer, it must be admitted that "The Grain of Dust" is not likely to add anything to the reputation of David Graham



HOWARD HULL.
The magazine writer who recently married Margaret Anglin, the Canadian actress.

Phillips. It certainly has not added to his accomplishment, except in the matter of bulk. Not that it falls very much below the average of merit in his other works; for it doesn't. It is not quite so good as his best work; but neither is it so bad as his worst. In fact, it is a very fair specimen of his craftsmanship. But that is all. It marks no advance. And in the work of this American novelist there was promise of finer and richer development. As has been pointed out by critics of discernment, Phillips possesses two qualities very rare among current American writers of fiction—sincerity and intelligence. It is true that his sincerity frequently degenerated into a narrow dogmatism that hampered his art, and that his intelligence led him into a harsh and cynical attitude towards life. But in spite of this, the qualities of sincerity and intelligence in his work marked it out from the ruck of current publications, and gave promise to finer things to come, when experience should have brought with it a mellowed wisdom and a riper art. These thoughts, however, are now but mournful conjectures of what might have been. And they are made all the more conjectural by the nature of his latest and posthumous book.

"The Grain of Dust" tells the story of the passion of Frederick Norman, a New York corporation lawyer, for Dorothy Halliwell, a stenographer in his office. It is a rather unpleasant and commonplace story, told in a rather ordinary way. Norman is one of the blonde brute type of hero—fond of food, fond of liquor, fond of women, fond of work, fond of all of power. And as a contrast to this resolute and vivid sensualist, the heroine is a pale, glimmering sort of female, with the most astonishing gift of changing her personality and even her appearance. She comes into Norman's office a poor, forlorn, drab slip of a girl. She sits down to take dictation from him, and suddenly he finds himself marvelling at her superb figure, her wonderful skin and color, and a thousand and one other physical excellences which seem to be as great a surprise to him as to the reader. And just as suddenly again she is back to the drab forlornness, so that he wonders what he could have seen in her. And this alternating-current

effect seems to continue all through the earlier part of the book. Being a gentleman of predatory instincts, Norman is soon interested in the flickering beauty. He visits her at her home, and the interest rapidly becomes passion. But she is a curious compound—so we are given to understand—of childish innocence and worldly wisdom and genuine priggishness. She holds him off, and his passion for her becomes a mania. He throws over the tremendously wealthy girl he is engaged to, mortally offends her plutocratic father, almost wrecks his own career, and finally bullies the stenographer into marrying him. Next day she leaves him; but comes back when she realizes that she is going to have a child. His passion, however, is now cooled to the arctic stage; and he treats her with contemptuous neglect. She bears it in utter submissiveness, and does her best to make his home comfortable. And the author would have us believe that little by little a genuine affection for her grows up in his heart; and the last we see of them, they are clasped tight in one another's arms.

Now, this is obviously not a very impressive story, and the manner of its telling does not make it any the less unpleasant and commonplace. It is told interestingly enough; for David Graham Phillips had much experience and natural gift in the spinning of yarns. And so his publishers and legates will probably reap much profit from it. But as a work of art, it is a crude performance. And from the point of ethics it is even worse in its vulgar glorification of sheer brutal power and material success. It is intensely American, but American in the worst sense—full of noise, full of hustle, full of nervous and ill-directed energy. But there is a distressing absence of wisdom, of genuine insight, of culture, and of art. I do not allude to the lack of these qualities in the subject dealt with. A novelist depicts life as he sees it. But great novelists bring to the study of life, not only sincerity and intelligence, but also the luminous wisdom which penetrates the mass, and brings out of chaos a world. It is the greatness of Tolstoi that he did this; as it is the misfortune of David Graham Phillips that he was a small man and could not. But he wrote vigorously and with sincerity according to the light that was in him—and that is somewhat in these days of best sellers.

"Canadian Sonnets" and "Canadian Eloquence." Edited and arranged by Lawrence J. Burpee. Published by the Munsion Book Company, Toronto.

TWO dainty little volumes—one containing about a hundred sonnets by Canadian poets, the other a number of extracts from the speeches, of famous Canadian orators. The first volume, however, loses by the editor's inability to obtain permission to include sonnets by Archibald Lampman or Charles Roberts; and the second is handicapped by its necessarily fragmentary nature. But the little books are well gotten up, and should have a certain interest and value.

"The Range Riders," short stories, by Charles Alden Seltzer. Illustrated. Published by the Munsion Book Company, Toronto. Price, \$1.25.

STORIES of the West—and here I speak of the West whose surname is "woolly"—seem to have an unending fascination. In spite of the bales of nonsense that have been perpetrated on that fertile theme, in spite of the wearisome monotony of the local color bad writers have splashed over the great plains and their people, in spite of the fact that even those who read Sunday supplements and magazine sections know that the picturesque West of cattle rustlers, two-gun bad men, and get-the-drop sheriffs, is almost as extinct as the dodo—in spite of all these things and the teachings of Christianity, the man who can spin a good yarn of the wild and woolly West is always sure of a large and very appreciative audience. It is strange how people who lead in prayer and who wouldn't talk back to a street-car conductor, love to read about ruthless ruffians who would shoot the life out of an enemy with as little compunction as they would steal his cattle. Our fondness for Western melodrama throws much light on the amount of primitive passion which has been able to survive in us. And it also shows how vicious and picturesque was the life that pulsed only a generation ago on the burnt plains of the great Southwest.

Mr. Seltzer in the present volume of short stories, which appeared originally in Outing, spins a number

of excellent yarns. The incidents are good, and they are described with verve and color. The author has an excellent dramatic sense, and he gives the impression of writing from a wide personal experience. But whether drawn from life or not, the cow-punchers, sheriffs, and gun-fighters who fight and love, and are killed or married in these pages, form a group of characters whose interest and attractiveness will be felt by all who like well told stories of picturesque adventure.

"Barbara of the Snows," a romance, by Harry Irving Greene, author of "Vozzonde of the Wilderness." Published by the Munsion Book Company, Toronto. Price, \$1.25.

ROMANCES of the northern woods are nearly always on the same pattern. It would seem to be a literary tradition that all heroes in the pine-woods—meaning the real, honest-to-goodness hero who gets the girl—should be young millionaires and college athletes who have fled to the woods to escape booze or the police. And in the woods they find health, character, and the girl. Further interest is lent to the narrative by the account of the fights in which they whip Herculean villains, fight off wolves, or save the girl-r-r-r in a forest fire. Wilson Stoddard is of this familiar type, and his adventures, which culminate with Barbara, follow the usual course of such events, even to the conclusion in which he finds that the man he thought he killed really died from heart failure. But the story is interesting enough in its way, though Mr. Greene occasionally lapses into what very young reporters are apt to regard as fine writing—in the happy days of cubism before they have been blue-pencilled in to self-restraint.

Tom Tols's

Alice Morse Earle, who died a few days ago, was a tireless searcher of antiquarian lore, and her book, "Child Life in Colonial Days," is a delightful collection of the old-time reminiscence and chronicle, which was followed by "Two Centuries of Costume," and other volumes. An essayist in a recent issue of the New York Evening Post recalls one of the amusing though pathetic incidents set down in one of Mrs. Earle's works—"Some years since she had sent to her for identification by the descendant of an old Virginia family what was a priceless family relic, a curious gold medal or disk stamped with certain initial letters. Was it a decoration of honor, an insignia of rank, or a lover's token. Alack for the proud owner when the riddle was read. No longer will the badge of poverty be to him but a figure of speech. The medal was proved to be the pauper's badge of a Maryland or Virginia parish. An old Virginia law regarding the identification of paupers, an order of relief for a stricken wanderer, the wardens of St. John's Parish ordered the sheriff to send the pauper on these, with sundry other facts, made the meaning of 'P. P.'; St. J. Psh.' painfully clear. Just what motive had made the original owner preserve this pinhead badge, who had plated it with gold, and what strange exile had first worn it, we shall never know. But how one longs to read the diplomatic letter written to carry this mortifying news to the proud owner of the relic."

A poet laureate's autobiography, a thing not so common in our literature as buttercups in June, is promised soon (says the Dial). Mr. Alfred Austin has written his reminiscences, and the house of Macmillan is to publish them, as we hear from London. The graceful prose of the present poet laureate has probably won him more readers than his verse—or at least than that particular portion of his verse which has come from him by virtue of his high office. It is remarkable, by the way, how little he has impressed himself upon the world's attention as poet laureate of England. Probably there are hundreds of cultured and well-informed persons in this country who would be at a loss if asked suddenly to name Tennyson's successor.

Walter Prichard Eaton, one of the most thoughtful of present writers on topics of the theatre, has an article on "Mrs. Fiske and Her Influence on the American Stage" in the April number of the Century Magazine. Mr. Eaton says Mrs. Fiske is the "leader of the American stage to-day."

NEW BOOKS WORTH WHILE

THE WAR MAKER, by Horace Smith—The remarkable career of Captain George Borton, an American filibuster and pirate.

THE GREAT ILLUSION, by Norman Angell—A business man's masterly exposition of the futility of war.

THE CABIN, by Stewart Edward White—Story of a delightful camp and of the author's friends—on two feet and four.

MEMORIES AND IMPRESSIONS, by Ford Madox Hueffer—A book of reminiscences by the author of the Pre-Raphaelite Brotherhood.

THE UNTAMED, by George Patullo—Stories of animals and ranch life in the great Southwest, by a young Canadian writer.

FROM MEMORY'S SHRINE, by Carmen Sylva—A book of reminiscences by a queen, who is also a charming woman and gifted writer.

MAKERS OF CANADA, Index and dictionary—A work of reference on Canadian history which should be on every library table.

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JOHAN OLAFSON TURI, poet, artist and hunter, said to be the first Laplander to write a book, spends the long, dreary winter trailing wild game in the snowy wilderness of his native land. He lives and travels alone, and when on his midwinter trips can be found only by accident. His book was written with the intent to dispel the ignorance about the Lapps, which, in his opinion, is the cause of many wrongs they suffer.

The man who marries a woman for her money and the woman who marries a man to reform him are just about paired.

AT public occasions times at procedure there is to be seated on a p. elaborately up regards the anxious look; curs his hand; mallet, a weap is who rises; a description of fitness for the ing. "When to me, my first gentlemen, was been made. W I been chosen which I was Surely, I said, willing and c luck there sho "No, no!" fr you can neve cautious mak hand with a f at the finish, with becomin that his servi posal of some them; if in se About Ben A tears. His t two of offic a point of etic always carri ous duties in manner.

Many clam because it giv austerity, and at the feeling Court of a chairman says one dares to the chairman he will be wi forehead, and pected of him ment is put b tice the nice vote, take son exact intenc He shall also and acquire melted butter, if he underst be brought to In making in must be set speaker he h described in sation among suspense, all archangel mu without strai ropes that en touching ref friendship, no disagreement, for all parties gard to the u is called upon regard show say in public and just decis view may hel vate; the com ness for him ber of the au "Sir, I rise Thereupon to make the the rapping disregarded u of voice supe has to give t the sentence, what is, or I He must be r ing, or by ar moment to se or the other, titude neatl "Arising o like to ask— Here the C and decisive, carried from answer may wrath, but, o curt reply w tive; the Cha that he will that if there

The Person in the Chair

W. PETT RIDGE, in The Queen

At public dinners and meetings, occasionally at lectures, sometimes at proceedings of less severity, there is to be found one man who, seated on a piece of furniture more elaborately upholstered than the rest, regards the proceedings with an anxious look; if any interruption occurs his hand goes out to a wooden mallet, a weapon placed near. He it is who rises first, and enters upon a description of his own extreme unfitness for the position he is occupying. "When your secretary wrote to me, my first impression, ladies and gentlemen, was that a mistake had been made. Why, I asked myself, had I been chosen for an important task which I was so ill-fitted to perform? Surely, I said, there were many others willing and capable—" with any luck there should come here a cry of "No, no!" from the audience, but you can never be sure of this; the cautious make arrangements beforehand with a friend. He it is, too, who, at the finish, accepts a vote of thanks with becoming humility, declaring that his services are ever at the disposal of those who care to command them; if in sentimental mood he will quote from the verses referring to Abou Ben Adhem and sit down in tears. His title during his hour or two of office is The Chair and it is a point of etiquette to assume that he always carries out difficult and onerous duties in a highly satisfactory manner.

Many clamor privately for the task because it gives them a rare sense of austerity, and enables them to guess at the feelings of a judge in the High Court of Appeal. Whatever the chairman says it right, whatever anyone dares to say in contradiction to the chairman is wrong. All the same, he will be wise to study the rules beforehand, and ascertain what is expected of him, learn that an amendment is put before a resolution, practice the nice conduct of a casting vote, take some pains to discover the exact intention of the proceedings. He shall also have cookery lessons, and acquire the trick of making melted butter. The chair may offend if he understates; he is not likely to be brought to book for overstatement. In making introductions, testimonials must be set out generously. The speaker he has to present should be described in terms that excite a sensation amongst the audience of eager suspense, all the attributes of an archangel must be credited, and if—without straining too hard at the ropes that enclose truth—he can make touching reference to a lifelong friendship, never broken by a single disagreement, so much the pleasanter for all parties concerned. It is in regard to the unexpected that the Chair is called upon to endure a test; the regard shown to him induces one to say in public that he gives a correct and just decision, although a different view may held and whispered in private; the confusing part of the business for him is that when one member of the audience rises and says:

"Sir, I rise to a point of order!"

Thereupon everyone else jumps up to make the same announcement, and the rapping of the wooden mallet is disregarded until hoarseness and loss of voice supervene. Then the Chair has to give the verdict and announce the sentence. It is for him to say what is, or is not, a point of order. He must be ready, not the next evening, or by an early post, but at that moment to settle the matter, one way or the other, and to describe his attitude neatly and clearly.

"Arising out of that, sir, I should like to ask—"

Here the Chair must either be firm and decisive, or stimulate a fit and be carried from the platform. A soft answer may sometimes turn away wrath, but, on the whole, a hard and curt reply will be found more effective; the Chair, able to say resolutely that he will stand no nonsense, and that if there are any more inter-

ruptions he will have one or two people turned out, generally finds himself regarded with awe and listened to with deference. "What we want from you," said an Irish chairman once at a financial meeting to a truculent shareholder "what we want from you is silence. Silence, sir, absolute silence. And precious little of that!"

It is probably a waste of good ink to recommend to those about to take the chair to be brief in speech, for those who have the inborn sense to say by a few words do not need the suggestion, and those who are without it can only be stopped by violent tugging at coat tails. Ere now a chairman has spoken after dinner, in giving the loyal toast to a perfectly loyal audience, for thirty-five minutes; I have listened to him and timed him. A superior effort I recall by a colonial gentleman called upon to say a few words after lunch at the Cecil, on which occasion he occupied the whole of a summer afternoon; guests went out to the Embankment and took the steamer to Greenwich, and returning found him still speaking and on the point of coming to grips with his subject. The long-winded chairman, can always be identified by one phrase which he utters immediately after rising; it is to the effect that he has no desire to interpose between the audience and the principal speaker, and he wishes to say only two words. As he comes tardily to his conclusion he will, in all likelihood, impress upon the platform folk the urgent need for brevity. In provincial towns when a lecturer from London is engaged, the chair is usually occupied by a gentleman interested in municipal affairs, and there exists a good risk that in introducing the lecturer who has to give an address called "Through Siberia with Camera," he takes the opportunity to explain his attitude in regard to the wages of dustmen, and makes a formal complaint concerning the skimpy manner in which he is invariably reported in the local journal. This kind of chairman, carried away by the attraction of a personal matter, not infrequently in making the presentation at the end of his remarks confuses you with the lecturer for the following week.

It has been mentioned that the Chair, during the time that he is dressed in brief authority has, by common consent, all the virtues and no defects; only upon this understanding could his office continue to exist. Mr. Speaker, in the House of Commons, is invariably referred to, whoever he may be, as a model for all his successors, and humorists do well to be wary in their references to such highly placed authorities. Mark Twain told me once that in Australia he was invited by some notable residents of the town to take supper after a lecture. At the meal he responded to the toast of his health and gave "The Chairman." Feeling that he would be expected to speak up to his reputation, he congratulated the Chair (a stranger to him) on the honored and dignified position, mentioned that it must come as the one bright spot in a life marred by disaster and crime, guessed at the chairman's sensations in comparing the joy and freedom of a public supper with the solitary life and the considerable restrictions endured in prison. Mark Twain noted that his sallies were not received with usual enthusiasm. The explanation came when the Chair, in acknowledging, urged piteously that by-gones should be by-gones, and that when a man suffered for his misdeeds, as he had done, nothing more should be said about them. "Since that time," remarked Mark Twain in telling the story, "I've been careful!"

Motor Patrols.

THE Detroit Police Department has issued a statement bearing on the use of motor patrols in the police service for six months from October 1, 1910, to April 1, 1911.

"The installation of automobiles in place of horse-drawn patrols has been remarkably successful in this department," says Police Commissioner Croul. "During the six months we have shown a saving of \$7,112.51 in favor of the automobiles, and in addition we have derived almost end-

less benefits on account of the greater speed and distance the automobiles travel."

Below is given an official summary showing the work performed by the seven motor patrols in the period mentioned, and the cost as compared with the horse patrol system:—

Number of calls responded to, 13,353; number of miles travelled, 34,386; emergency calls involving removal of injured persons to hospitals or homes, 719.

Expenses October 1, 1910, to April 1, 1911:—

Machinist	\$400.00
Oil	610.30
New Tires	167.48
Repairs on Tires	150.20
Other Repairs	717.51

Total

These motor patrols have replaced thirty-six horses, ten patrol wagons, twelve patrolmen and two hostlers. To maintain the service with horse-drawn vehicles would have cost as follows:—

Care of 36 horses	\$1,998.00
Pay of 12 patrolmen	6,000.00
Pay of two hostlers	660.00
Repairs to 10 patrol wagons (approximately)	500.00

Total

This figure compared with \$2,045.49, the cost of maintaining the motor patrols, shows a balance of \$7,112.51, which represents the saving effected by the use of automobiles during the

Quality vs. Imitation

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SHOULD PLAN FOR FUTURE.

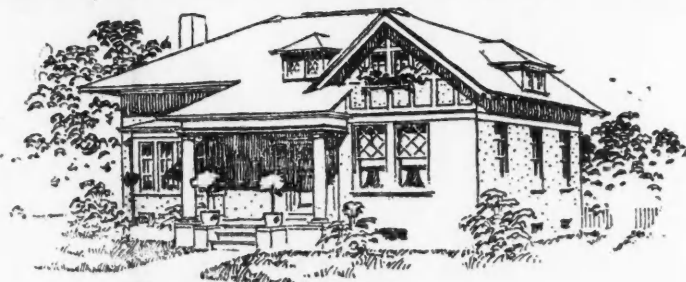
Mr. Adams Says Toronto's Best Men Should Get to Work.

Mr. T. Adams, of the Town-planning Department of the Local Government Board of England, was in Toronto yesterday, returning to England from the Town-planning Exhibition at Philadelphia.

"If Toronto is to have a population of 900,000 within twenty years," he said to The Globe, "surely the best men in the city should be sitting down and planning for the needs of the future—not allowing the city to grow up in any haphazard way."

That the home should be placed before the public square was a point most strongly emphasized by Mr. Adams. "Good parks and good roads," he said, "are merely a waste of money. In the United States a great deal of the planning has been almost solely along civic lines—the construction of parks, broad streets, and public places to the neglect and detriment of the home."

The Local Government Board believes that the most important phase in town-planning is the healthfulness and attractiveness of the home, and always works with this point in view. "We have found," said Mr. Adams, "that when the private comfort of the individual is studied he stays at home, but when this is not done he spends his leisure in the public places."—Globe, May 26.



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"Slow up, John, there's another fellow who wants to ride!"—Montreal Witness.

six months' period.

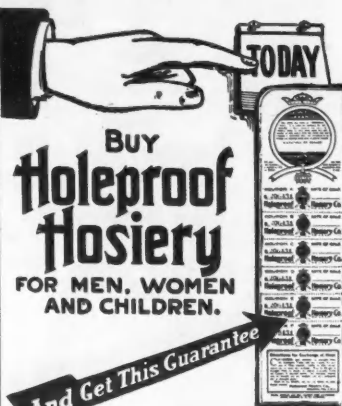
In the table showing the cost of operating the motor patrols, no reference is made to crews, as the cars

are manned by patrolmen in the regular service of the department. In making the comparison, twelve patrolmen are listed in the second table as

additional men whom it would be necessary to employ in order to perform the same service with horse-drawn vehicles.

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THEY ALL LOOK LIKE ROCKEFELLER TO THE EUROPEAN.
And unless American tourists are prepared to act the part, they had better stay at home. —Puck.

Charles Dickens in America

THOMAS WENTWORTH HIGGINSON'S posthumous article in the Outlook on "Dickens in America" opens vividly with the episode of his older brother coming home one afternoon from Boston and bursting upon the rest of the family with the announcement: "There is a new book from England, about which every one in Boston is talking, and it has such an odd name—'The Pickwick Papers, by Boz.' " "Is it possible!" cried his aunt, who had herself just arrived from England. "Has the name of Boz reached America?" And then they began to wonder whether the wizard would ever be wafted across the Atlantic, to make his characters move and breathe on American soil.

The event was on a black winter night in the year 1842, when the young English author was piloted by James T. Fields to what was then the Tremont House, now supplanted by the Tremont Building. This was the great resort for newly arrived English travellers. I had relatives in what was then a private house opposite, and from their windows we often looked with interest on foreign passengers hastily unloaded in rainy weather at the door of the hotel. James Fields, who was then but five-and-twenty or so, was always ready to receive guests, and has left this description of the visitor at that time: "Young, handsome, almost worshipped for his genius, belted round by such troops of friends as rarely ever man had." We can easily imagine 'young Boz' as they still called him, joining Lord Mulgrave, his fellow-traveller on the voyage, and eagerly sallying forth, even on a winter evening, to take his first look at an American city. Boz, at least, muffled himself in a shaggy fur coat and went forth on the frozen snow, wisely keeping in the middle of the street. "We boys," says Fields, "followed cautiously behind, but near enough not to lose any of the fun." Of course the English visitors lost their way on emerging into Washington Street from Tremont.

Higginson's first real glimpse of Dickens was as a boy of nineteen at a party in Boston. "Rather tired for a ball," he wrote in his journal, "but then the idea of seeing Boz!" He and his companions were wedged in a great crowd, when they were suddenly told that Dickens was close by, with Sumner. One of them was pulled forward and introduced to the distinguished guest, who leaned over to Higginson's immediate companion, and said, benignantly, "Not a very good corner for confidential conversation!" Then he and Sumner pushed off through the crowd. The persecutions to which Dickens was subjected on this visit ranged from applications for his autograph, amounting to 150 or more daily, to being stared out of countenance by bevy of ladies while endeavoring to sit for his portrait. On his later trip he was less annoyed, perhaps because he was more carefully guarded. This was in 1867, and Higginson heard him read, writing his sisters about it afterward:—

I enjoyed it as much as I originally expected. Our seats were admirable. . . . I think this explains half the dissent about his readings—people far off must miss so much. It was a sort of comic Fanny Kemble, the transformation of face and voice equalling hers—falling short of her in all high pathos, but having the advantage of narrative or recitative parts, which she has not, and which he made as good as anything. The "Christmas Carol" and "Pickwick Trial" were read, and the narrative of the Cratchet dinner, and the Fezziwigs' ball were as good as any of the dialogue. The ghostly part of the Carol, which I always thought poor, became effective and Hamlet-like in his hands. In this Scrooge and Bob Cratchet were perfectly individualized; in the Trial the lawyers

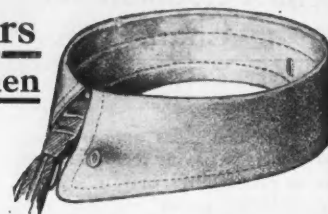
all, and Mr. Winkle. Sam Weller seemed nothing to me, though Fields said better than ever before! Some of the best characters, (as with Mrs. Kemble) are those which only appear once or twice, with their individuality fixed forever—as the foolish jurymen in the Trial who asks for the date—such a face of eager fussy triviality; and again the two merchants who talk on 'Change about Scrooge's death. This seemed to me the crowning triumph. I should have supposed that only Shakespeare and Fanny Kemble could endow with equal life the slightest and most elaborate portraiture.

In pathos, beyond a certain point, Higginson noted, Dickens failed, "as do all, I think," he adds, "except Fanny Kemble, and notably Booth." He was much smaller than Higginson expected, "slim, and quick and birdlike—like my impression of Tom Moore; he looks insignificant, but that his head is well placed. There is nothing flashy or vulgar about him, which I feared. . . . Fields says he is not coarse and vulgar in talk, like Thackeray, and told stories of his great kindness, and says he is amusing beyond compare, as he initiates everybody. Dickens has a report that merely that Browning and Jean Ingelow are to marry, but Fields disbelieves it." The readings were said to be more successful in New York than in Boston, because the applause of New York audiences was instantaneous. Bostonians showed their interest in an emphatic way, however, by standing in line all through the coldest winter nights to obtain tickets to the readings.

NOTHING more modern than an oil lamp was used for lighting at Jerusalem until about four years ago, when the first electric plant was installed. The first building to be lighted was the French convent of Notre Dame de France. The second lighting plant was put up about three years ago in the Fast Hotel. The third was in the new German sanatorium opened during last summer by Prince Eitel. The fourth is now under construction in the Grand New Hotel. These installations consist of a storage battery and generator run by a gasoline engine. All the material, even to the distilled water, are brought directly from Germany.

THREE women now hold positions as clerks of the United States district courts, the third one having been elected recently in the person of Miss Louise Trotter, of St. Paul, who has been chosen by the judges of the eighth circuit. The other two are Miss Adelaide Utter, of Kansas City, and Miss Carrie Davidson, of Detroit.

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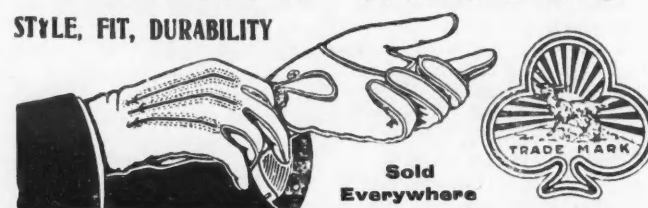
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Music as a School Subject.

BAD music is classed with bad liquor by the many-sided George Bernard Shaw, who has been telling the school teachers of London what he thinks of music as a "school subject." The object of cultivating a discriminating taste for music is avowedly to nourish the soul, but he has little faith in the methods now employed, says Musical America.

"What do we do to build up the soul?" asks this radical Irishman. "Imagine an angel at one ear of a dying man and the devil at the other ear, waiting to bear away the soul. Often they must be surprised, and say, 'Why, he has no soul at all.' Let us suppose the Judgment Day is going on now. Look at the souls coming forward. Some have been born with small brains which have grown large. Many a commercial man, on the contrary, dies almost without soul."

"In developing the soul, it is useless to play music to a deaf man; the appeal must be through painting or literature. But, taking the average child, we cannot build the soul by making music 'a school subject.' A state of soul may be expressed to some extent through literature, but only in music can we get the pure mood."

Mr. Shaw would not make a Beethoven symphony a school subject. He would show that before Beethoven's time people arranged pretty little patterns in a symmetrical way. Beethoven went further. When he was in a state of religious exaltation or of sentimentality, or in some other state of feeling, he took little tunes as his subjects and produced a tissue of patterns in such a way that he led us from one mood to another. He could also express two moods at the same time, just as at our grandfather's funeral we saw something amusing along the roadside. Mr. Shaw explained the structure of the first movement of a symphony; how two themes represented two different moods with variations and repetitions. In that simple way he would make intelligible to a child the fact that the code to No. 3, "Leonora" Overture is an exhilarating rush to the end of the work, something like the rush to the playground when school is over.

In the future days when the child may come in and go out of school as he pleases, and when he will be a valued client because he is being paid to be taught, the teacher will be a humble servant instead of, as at present, posing as beyond contradiction. He will say: "I am not a great musician like Beethoven, but here is that great composer's work, I promise you, however, this one thing. I will teach you these tunes so that as soon as you hear a little bit of them when you are listening to a great orchestra under Richter or Nikisch, you will be able to catch these tunes, and the whole thing will have a meaning for you. If you don't find this I will give you your money back."

The teacher might also cultivate a feeling for different qualities of tone, the recognition of a piccolo from a trombone, the reason why a certain passage played by a certain register of flutes is nasty, why the second subject from the E flat concerto of Beethoven is beautiful, and so on.

Louisa Alcott's Home.

THE proposed restoration and preservation of "Orchard House," where Louisa Alcott wrote "Little Women," as a memorial to her father and herself, is the occasion for some reminiscences in the Dial. It is supposed to have been built during the Protectorate, and accordingly boasts an antiquity exceeded by that of few houses in this country. Its present name became attached to it late in its history, being derived from the old apple orchard planted fifty years before the Alcott family took possession of it. Louisa Alcott herself, with a satire pointed by the family's failures in various experiments, suggested "Apple Slump" as an appropriate designation. "All Cottage," was another suggestion, prompted by the idea of paying tribute, both to the tenant and to the great god Pan, whose worship, it was thought might be brought to mind by the couplet composed by William Ellery Channing and painted by May Alcott over the fireplace in her father's study:

The hills are reared, the valleys scooped in vain,
If Learning's altars vanish from the plain.

Back Again.—"Didn't I give you a piece of pie last week?" demanded the cooking-school graduate. "I didn't expect to see you again so soon."

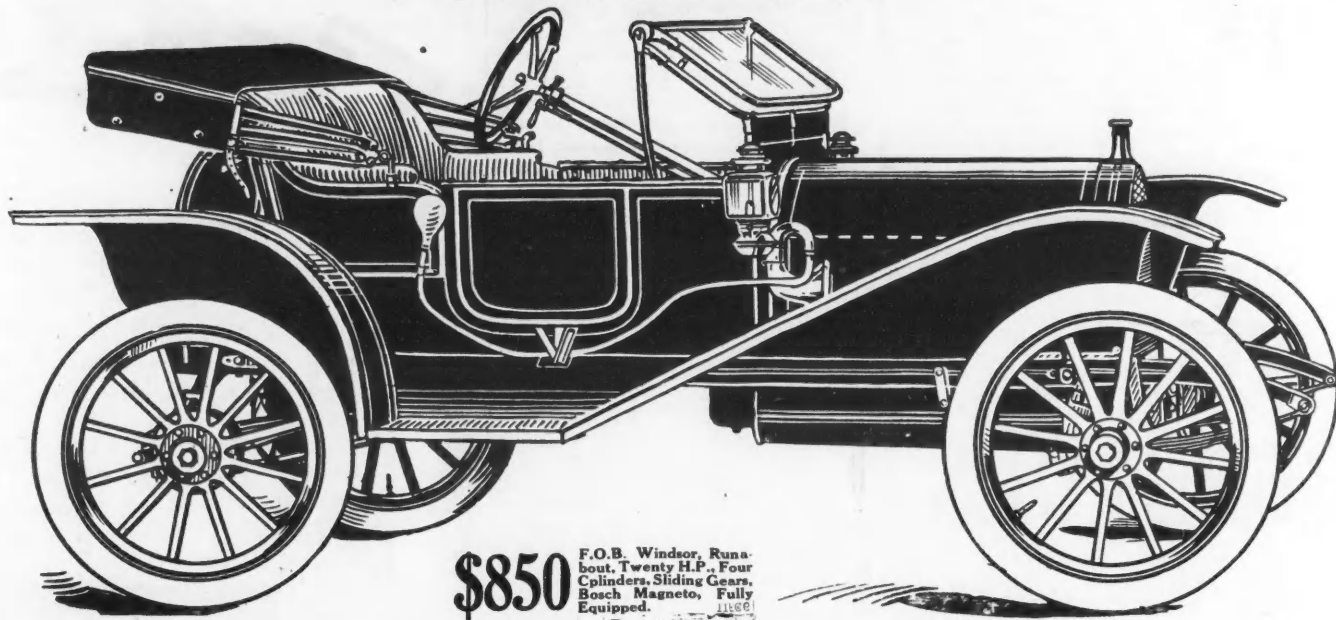
"I fooled you, ma'am," replied the tramp. "I didn't eat it."—Philadelphia Record.

Love may be a disease, but it doesn't seem to be one of the kind you can only catch once.

1912 Announcement

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We are going to show you that in this 1912 Fore-door Hupmobile, fully equipped for \$850, you get infinitely more than you have ever before been offered.

To-day you can with more reason than ever compare the Hupmobile, for quality, with the costliest cars of larger size; for we have added improvements which represent in material alone \$100 more than the Hupmobile which charmed your fancy two seasons ago.

So much for quality; in the complete equipment added without extra cost, namely: fore-doors at \$25, top at \$30, windshield at \$20, gas lamps and generator at \$20, we are giving you nearly \$100 more in actual quantity value.

Now to get down to "brass tacks"—pick out any car of lower price. Then add to that price the money value of the 1912 equipment and the improved quality in the Hupmobile.

Surely if quantity plus quality spells value you will not ask for any more convincing argument than the actual extra worth in dollars that we have just shown you.

Study the list of 1912 improvements—see for yourself how in each and every Hupmobile for 1912 we have incorporated entirely new elements of value.

Many of these improvements are peculiar to the Hupmobile; for some of them you will have to look to cars of \$1,500 or more.

The legitimate savings of an immensely increased production are passed on to you in the form of structural, mechanical and incidental refinements never before offered in a car at anything like this price.

Remember the flawless reputation of the Hupmobile, not only among those with whom cost must cut an important figure, but also with men of wealth and automobile experience in every community.

We believe that your conclusion will lead you to be among the first to inspect this better than ever Hupmobile.

We have just received our first quota of the new cars. We are ready now to prove beyond question that we have the greatest motor car value that has ever been demonstrated in this city.

1912 Improvements

An auxiliary inverted top-leaf spring placed between the frame and rear spring, to prevent listing of body.

Old ball bearings back of driving pinion replaced with Timken bearings.

Four pinions instead of two on the differential.

Rear axle shaft tapered into and keyed onto the wheel—cannot work loose.

Ball bearings on either side of differential replaced by specially designed Hyatt roller bearings.

Axle shaft babbitted near brake, so that no grease can escape.

Ten-inch double internal expansion brakes instead of eight-inch. Adjustable ball housing for universal joint.

All spring hangers fitted with oilers.

Timken roller bearings on front wheels.

Supporting seat for front spring. All springs made of Vanadium.

New pressed steel radiator, lined with brass, with 33 1-3 per cent. more efficiency in cooling.

Improved water outlet to engine.

Radius rods have square lock nuts on transmission ends, to make them more easily adjustable.

Double springs on the foot brake pedals.

Steel flywheel guard.

New square dash and hood ledges of natural walnut.

Nine-inch mud-guards instead of six-inch; and mud shields completely enclosing space between wheels and fenders.

Running boards of pressed steel, supported by two drop-forged irons.

Magneto encased in a Rubbertex cover.

Hub caps of real brass; stronger and better.

Large timing gears of bronze instead of fibre.

Valve adjusters on all valves maintain timing longer under all conditions; make timing quickly adjustable and prevent engine power from decreasing.

All cast-iron used on the car sand-blasted to give smoother surface and keep grit out of gears and bearings.

Improved Breeze carburetor—will not leak, and is accurately and easily adjusted.

Cam-action oiler on the engine regulated with the throttle and gives a positive feed. You get more oil as you need it and as the engine develops power. This feature peculiar to high-priced cars of foreign make.

Inside drive on the side-door models.

Fore-doors included as regular equipment with no extra charge; also top, windshield, and gas lamps and generator.



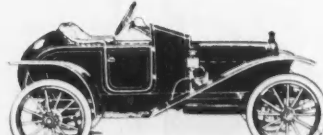
TOURING CAR—\$1,000

F.O.B. Windsor. Fully equipped, fore-doors, gas lamps and generator, 31x3 1/2 inch rear tires, shock absorbers in front, three oil lamps, horn and tools.



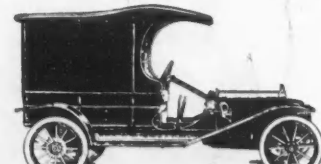
COUPE—\$1,300

F.O.B. Windsor. Standard equipment includes electric headlights combination oil and electric dash and tail lamps; folding dash seat for third person; shock absorbers in front, 21x3 1/2 inch rear tires, tools and horn.



TORPEDO—\$950

F.O.B. Windsor. Standard equipment same as Runabout.



DELIVERY WAGON—\$950

F.O.B. Windsor. Standard equipment includes gas lamps and generator, 31x3 1/2 inch rear tires, shock absorbers in front, three oil lamps, horn and tools.

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3 Months---\$2.00



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Colors are Black, Navy, Light Tan, Medium Tan, Gunmetal, Pearl, Myrtle, Mulberry and Lavender. 3 Pairs guaranteed 3 months, \$2.00. Sizes, 9 1/2 to 11 1/2.

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102 Yonge St.
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THEY ALL LOOK LIKE ROCKEFELLER TO THE EUROPEAN.
And unless American tourists are prepared to act the part, they had better stay at home. —Puck.

Charles Dickens in America

THOMAS WENTWORTH HIGGINSON'S posthumous article in the Outlook on "Dickens in America" opens vividly with the episode of his older brother coming home one afternoon from Boston and bursting upon the rest of the family with the announcement: "There is a new book from England, about which every one in Boston is talking, and it has such an odd name—'The Pickwick Papers, by Boz.'" "Is it possible!" cried his aunt, who had herself just arrived from England. "Has the name of Boz reached America?" And then they began to wonder whether the wizard would ever be waited across the Atlantic, to make his characters move and breathe on American soil.

The event was on a black winter night in the year 1842, when the young English author was piloted by James T. Fields to what was then the Tremont House, now supplanted by the Tremont Building. This was the great resort for newly arrived English travellers. I had relatives in what was then a private house opposite, and from their windows we often looked with interest on foreign passengers hastily unloaded in rainy weather at the door of the hotel. James Fields, who was then but five-and-twenty or so, was always ready to receive guests, and has left this description of the visitor at that time: "Young, handsome, almost worshipped for his genius, belted round by such troops of friends as rarely ever man had." We can easily imagine 'young Boz' as they still called him, joining Lord Mulgrave, his fellow-traveller on the voyage, and eagerly sallying forth, even on a winter evening, to take his first look at an American city. Boz, at least, muffled himself in a shaggy fur coat and went forth on the frozen snow, wisely keeping in the middle of the street. "We boys," says Fields, "followed cautiously behind, but near enough not to lose any of the fun." Of course the English visitors lost their way on emerging into Washington Street from Tremont.

Higginson's first real glimpse of Dickens was as a boy of nineteen at a party in Boston. "Rather tired for a ball," he wrote in his journal, "but then the idea of seeing Boz!" He and his companions were wedged in a great crowd, when they were suddenly told that Dickens was close by, with Sumner. One of them was pulled forward and introduced to the distinguished guest, who leaned over to Higginson's immediate companion, and said, benignantly, "Not a very good corner for confidential conversation!" Then he and Sumner pushed off through the crowd. The persecutions to which Dickens was subjected to on this visit ranged from applications for his autograph, amounting to 150 or more daily, to being stared out of countenance by bevy of ladies while endeavoring to sit for his portrait. On his later trip he was less annoyed, perhaps because he was more carefully guarded. This was in 1867, and Higginson heard him read, writing his sisters about it afterward:—

I enjoyed it as much as I originally expected. Our seats were admirable. . . . I think this explains half the dissent about his readings—people far off must miss so much. It was a sort of comic Fanny Kemble, the transformation of face and voice equalling hers—falling short of her in all high paths, but having the advantage of narrative or recitative parts, which she has not, and which he made as good as anything. The "Christmas Carol" and "Pickwick Trial" were read, and the narrative of the Cratchet dinner, and the Fezziwigs' ball were as good as any of the dialogue. The ghostly part of the Carol, which I always thought poor, became effective and Hamlet-like in his hands. In this Scrooge and Bob Cratchet were perfectly individualized; in the Trial the lawyers

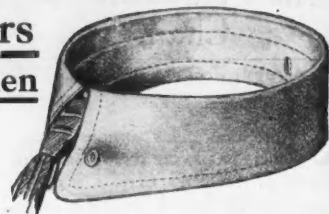
all, and Mr. Winkle. Sam Weller seemed nothing to me, though Fields said better than ever before! Some of the best characters, (as with Mrs. Kemble) are those which only appear once or twice, with their individuality fixed forever—as the foolish jurymen in the Trial who asks for the date—such a face of eager fussy triviality; and again the two merchants who talk on 'Change about Scrooge's death. This seemed to me the crowning triumph. I should have supposed that only Shakespeare and Fanny Kemble could endow with equal life the slightest and most elaborate portraiture.

In pathos, beyond a certain point, Higginson noted, Dickens failed, "as do all, I think," he adds, "except Fanny Kemble, and notably Booth." He was much smaller than Higginson expected, "slim, and quick and birdlike—like my impression of Tom Moore; he looks insignificant, but that his head is well placed. There is nothing flashy or vulgar about him, which I feared. . . . Fields says he is not coarse and vulgar in talk, like Thackeray, and told stories of his great kindness, and says he is amusing beyond compare, as he imitates everybody. Dickens has a report that merely that Browning and Jean Ingelow are to marry, but Fields disbelieves it." The readings were said to be more successful in New York than in Boston, because the applause of New York audiences was instantaneous. Bostonians showed their interest in an emphatic way, however, by standing in line all through the coldest winter nights to obtain tickets to the readings.

NOTHING more modern than an oil lamp was used for lighting at Jerusalem until about four years ago, when the first electric plant was installed. The first building to be lighted was the French convent of Notre Dame de France. The second lighting plant was put up about three years ago in the Fast Hotel. The third was in the new German sanatorium opened during last summer by Prince Eitel. The fourth is now under construction in the Grand New Hotel. These installations consist of a storage battery and generator run by a gasoline engine. All the material, even to the distilled water, are brought directly from Germany.

THREE women now hold positions as clerks of the United States district courts, the third one having been elected recently in the person of Miss Louise Trotter, of St. Paul, who has been chosen by the judges of the eighth circuit. The other two are Miss Adelaide Utter, of Kansas City, and Miss Carrie Davidson, of Detroit.

Summer Collars for well-dressed men



Men, lay aside the stiff, high collars you have been wearing and be cool, comfortable and stylish during the warm weather. These new W.G. & R.

Lounge Collars

are made for you, in many styles and fabrics—may be worn with shirts to match or of other material. Look for trade-mark.

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STYLE, FIT, DURABILITY



are flexible, adjust themselves to the neck, sit close, and tie slides easily.

They Fit
4 for 50c.

Sold by leading
Men's Furnishing Stores.

TALLY-HO STRIPES



This is one of our leading lines for Mid-Summer wear. Quarter-inch alternate stripes, made on gros-grain grounds, black and red, black and white, black and gold, navy and white, navy and sky, brown and tan, and many entirely new combinations. Made on the bias or straight, to retail at 50c. each. (Made in Canada.) THE SWORD NECKWEAR CO., Limited, TORONTO

ARE YOU DRINKING THE PUREST GINS?

OR DON'T YOU CARE?

What you drink is of more importance than what you eat, especially during the warm weather.

If you DO care about the purity of your "Gin Rickey" and "Cocktail" you should always call for

GILBEY'S GINS

Gilbey's Old Tom Gilbey's London Dry Gilbey's Plymouth

which are guaranteed absolutely pure, and of the finest quality. Ask for GILBEY'S and refuse substitutes. At all first-class hotels and dealers.

R. H. HOWARD & CO., Distributors
FRONT STREET EAST, TORONTO



AERTEX

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Shirts and Underwear

Wherever salt water touches a continent, you will find Englishmen and "Aertex" Shirts and Underwear.

Worn by Britons and others in all parts of the world—for sports and every day summer wear.

To be obtained at all stores for men's wear, or write to

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Music as a School Subject.

BAD music is classed with bad liquor by the many-sided George Bernard Shaw, who has been telling the school teachers of London what he thinks of music as a "school subject." The object of cultivating a discriminating taste for music is avowedly to nourish the soul, but he has little faith in the methods now employed, says Musical America.

"What do we do to build up the soul?" asks this radical Irishman. "Imagine an angel at one ear of a dying man and the devil at the other ear, waiting to bear away the soul. Often they must be surprised, and say, 'Why, he has no soul at all.' Let us suppose the Judgment Day is going on now. Look at the souls coming forward. Some have been born with small brains which have grown large. Many a commercial man, on the contrary, dies almost without soul."

"In developing the soul, it is useless to play music to a deaf man; the appeal must be through painting or literature. But, taking the average child, we cannot build the soul by making music a school subject. A state of soul may be expressed to some extent through literature, but only in music can we get the pure mood."

Mr. Shaw would not make a Beethoven symphony a school subject. He would show that before Beethoven's time people arranged pretty little patterns in a symmetrical way. Beethoven went further. When he was in a state of religious exaltation or of sentimentality, or in some other state of feeling, he took little tunes as his subjects and produced a tissue of patterns in such a way that he led us from one mood to another. He could also express two moods at the same time, just as at our grandfather's funeral we saw something amusing along the roadside. Mr. Shaw explained the structure of the first movement of a symphony; how two themes represented two different moods with variations and repetitions. In that simple way he would make intelligible to a child the fact that the code to No. 3, "Leonora" Overture is an exhilarating rush to the end of the work, something like the rush to the playground when school is over.

In the future days when the child may come in and go out of school as he pleases, and when he will be a valued client because he is being paid to be taught, the teacher will be a humble servant instead of, as at present, posing as beyond contradiction. He will say: "I am not a great musician like Beethoven, but here is that great composer's work, I promise you, however, this one thing. I will teach you these tunes so that as soon as you hear a little bit of them when you are listening to a great orchestra under Richter or Nikisch, you will be able to catch these tunes, and the whole thing will have a meaning for you. If you don't find this I will give you your money back."

The teacher might also cultivate a feeling for different qualities of tone, the recognition of a piccolo from a trombone, the reason why a certain passage played by a certain register of flutes is nasty, why the second subject from the E flat concerto of Beethoven is beautiful, and so on.

Louisa Alcott's Home.

THE proposed restoration and preservation of "Orchard House," where Louisa Alcott wrote "Little Women," as a memorial to her father and herself, is the occasion for some reminiscences in the Dial. It is supposed to have been built during the Protectorate, and accordingly boasts an antiquity exceeded by that of few houses in this country. Its present name became attached to it late in its history, being derived from the old apple orchard planted fifty years before the Alcott family took possession of it. Louisa Alcott herself, with a satire pointed by the family's failures in various experiments, suggested "Apple Slump" as an appropriate designation. "All-Cottage," was another suggestion, prompted by the idea of paying tribute, both to the tenant and to the great god Pan, whose worship, it was thought might be brought to mind by the couplet composed by William Ellery Channing and painted by May Alcott over the fireplace in her father's study:

The hills are reared, the valleys scooped in vain,
If Learning's altars vanish from the plain.

Back Again.—"Didn't I give you a piece of pie last week?" demanded the cooking-school graduate. "I didn't expect to see you again so soon."

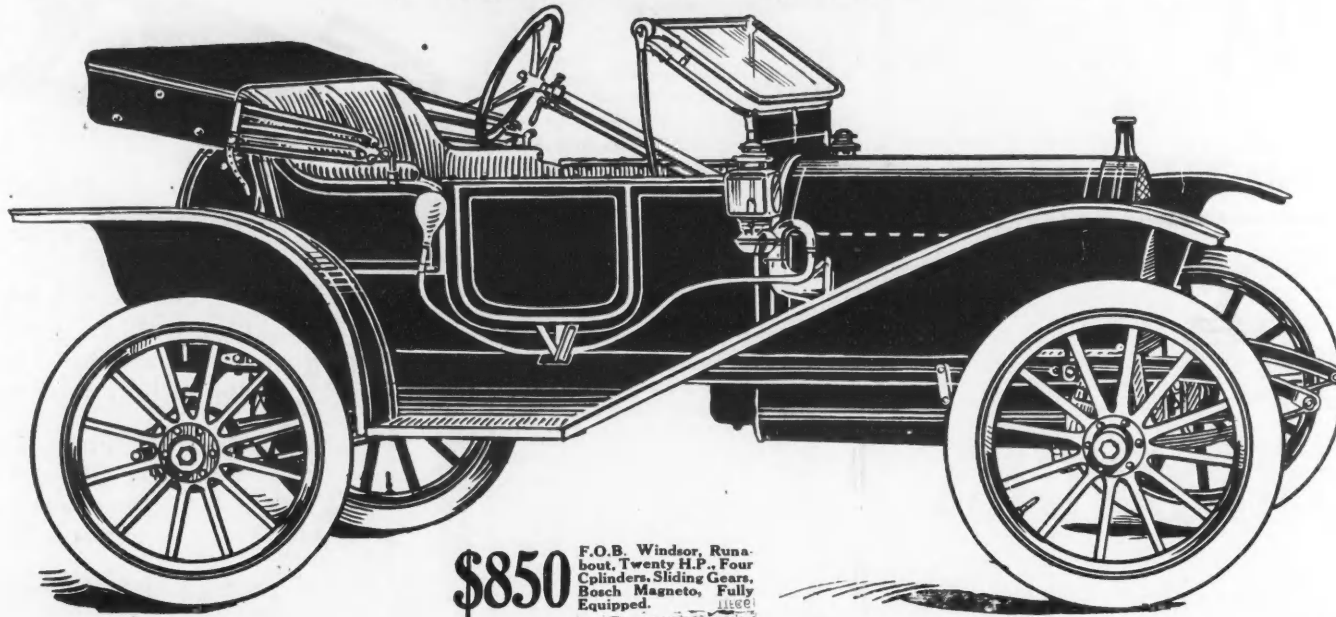
"I fooled you, ma'am," replied the tramp. "I didn't eat it."—Philadelphia Record.

Love may be a disease, but it doesn't seem to be one of the kind you can only catch once.

1912 Announcement

Hupmobile

GUARANTEED FOR LIFE



\$850

F.O.B. Windsor, Runabout, Twenty H.P., Four Cylinders, Sliding Gears, Bosch Magneto, Fully Equipped.

All prices include full equipment

Full equipment means

fore-doors, standard high grade top, zig-zag windshield, mirror lense headlights, mounted on specially designed headsets, gas generator, 3 oil lamps, horn, tools, full repair kit.

We are going to show you that in this 1912 Fore-door Hupmobile, fully equipped for \$850, you get infinitely more than you have ever before been offered.

To-day you can with more reason than ever compare the Hupmobile, for quality, with the costliest cars of larger size; for we have added improvements which represent in material alone \$100 more than the Hupmobile which charmed your fancy two seasons ago.

So much for quality; in the complete equipment added without extra cost, namely: fore-doors at \$25, top at \$30, windshield at \$20, gas lamps and generator at \$20, we are giving you nearly \$100 more in actual quantity value.

Now to get down to "brass tacks"—pick out any car of lower price. Then add to that price the money value of the 1912 equipment and the improved quality in the Hupmobile.

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Axle shaft babbitted near brake, so that no grease can escape.

Ten-inch double internal expansion brakes instead of eight-inch.

Adjustable ball housing for universal joint.

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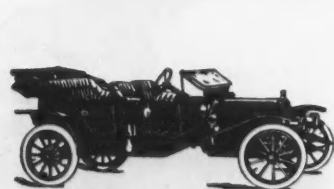
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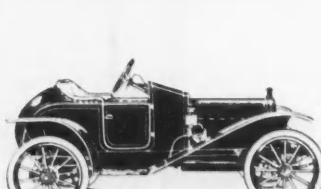
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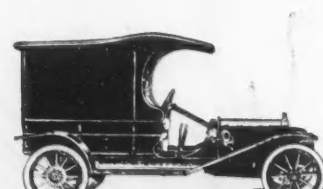
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Are You Going To Build Or Remodel Your Church?

You are familiar with the defects of plaster. How it stains and discolors from leaks in the roof and sapping knots in the lath. How its enormous weight (10 lb. to the sq. ft.) is suspended over your head by means of only the doubtful clench of plaster forming back of the lath and how these clutches are broken by the vibration of the building thus loosening great slabs of plaster which are apt to fall at a time when the church is crowded and the vibration more pronounced.

All these defects and more, too, you are familiar with but consider them as necessary evils that have to be endured. That is because you have not investigated "Galt" Art Metal Ceilings. These Ceilings are made in designs ranging from refined simplicity to elaborately decorated effects. They weigh one-tenth that of lath and plaster and being nailed up, are there to stay. They will never crack or warp or become discolored. They are sanitary, fireproof.

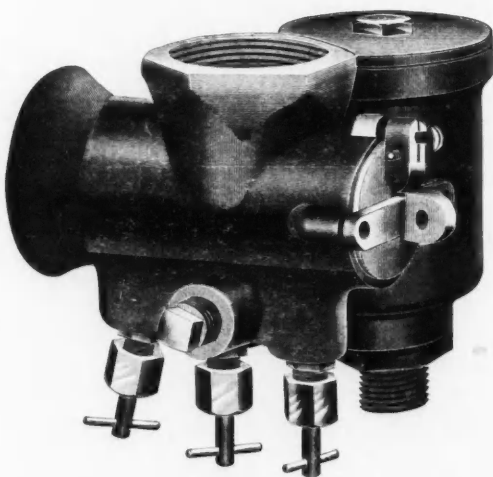
Get your Secretary to write for our Catalogue A.S. GALT ART METAL CO., Limited, GALT, Ontario. Watch the advertisements with the kids from Galt.

ROSE CARBURETORS

are manufactured in Canada.

Simple, Durable, Efficient.

No Springs, Air Valves or Moving Parts.



We challenge competing carburetors to beat us in results.

Anyone Can Adjust Them.

Write to-day.

ROSE CARBURETOR CO.
109 Niagara Street
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"The Beer with a Reputation"

O'Keefe's
PILSENER LAGER

lives up to its reputation as the purest, most wholesome, most delicious lager brewed. None finer at any price, and few as good at double the price.

"The Light Beer in the Light Bottle"
AT HOTELS, CAFES AND DEALERS GENERALLY.

Peculiarities of Fiction.

FICTION, says the Saturday Review, it to-day written mainly by women; and it is already possible to compile an anthology of words and phrases used and understood by women alone:

"Man-like" is a woman's word; so is "friendly-wise" and "alright." No male author would make the heroine say, "I am a very woman."

Heroines lead an anxious and harassed life. Young persons "sweep up" when out for the evening; ladies, when exceptionally tender, "lute"; and girls, on the slightest provocation, "pant." "I shall have the world at my feet one day," Rachel panted "clapping and applauding me to the echo . . . the world." Heroines do things in brackets. They speak (gloomily) and (grudgingly) and (archly). Grand-uncles are addressed (yearningly). Heroines do not reply; they "flash." The best heroines "ripple." "How man-like! Aminta rippled."

Heroines and ladies going into the magazines to say that their heart will find "its king" are "not exactly beautiful." Though there is ever something about them which lures the careless passer-by to look again, their face is "not quite flawless," and the best heroine suffers from a nose which is "not quite a perfect one."

Faces are "proud"; and ladies with an imperfect nose have "a pure, proud, lovely woman's face, with glorious soul-lit eyes." Heroines are "slight." Chairs, on the other hand, are "deep"; and after the accident of a sprained ankle you "almost carry Elsie's slight figure to a deep chair."

Eyes are extremely significant. The heroines have glorious, dark-blue, soul-lit, womanly eyes. Ladies of a villainous type on the other hand, are recognizable by their "green eyes." On encountering at a country house eyes "scintillating like emeralds," a bachelor should dispatch a telegram summoning himself to the death-bed of "his grand-aunt, Barbara Batley." Heroines with "pansy eyes," ladies with orbs "misty with unshed tears," are delicate and unlike anything on earth. Though they have shortened their hair and lengthened their skirts, "as yet no thought of love has entered their bright young lives," and "all that seemed too far away from their young glorious thoughts."

As for the hero, he is a clod, a thing stuffed out with straw. It is the business and profession of a hero to come into accidents; his occupation is to tumble off his horse; he needs "womanly care and compassion." He goes over cliffs; he is sand-bagged; he runs a hook into his "poor hand" while fraudulently pretending to fish, and he "almost faints." Awakened out of a "swoon" by the application of cold water, he sees a face whose "beauty is graven forever on the tablets of his memory." The general helplessness of heroes is their prevailing note. Barristers are briefless.

A Genius?

M. R. HITCHCOCK, the news editor of the great daily, had only the junior reporter at hand, and news of a shooting case had come in.

A man had married a girl at 4 o'clock the afternoon before, and at 8 the same evening had shot at her five times.

"What shall I do?" asked the reporter.

"Get an interview from the girl," said Hitchcock.

"But I don't know what to ask her," objected the reporter.

Hitchcock got up from his chair, walked over to the wall, and beat his head against the plaster three times. "I don't think you understand," he told the youth with as much patience as he could muster. "Married at 4 and shot at five times at 8. Go and get the story."

"Well, what shall I ask her?" queried the reporter.

Hitchcock, looking pained and grieved, said, "Ask her whether she considers the conduct of her husband an insult or merely studied indifference."

—London Opinion.

PETER NEWELL, the famous American caricaturist and illustrator, was a cigarmaker before he discovered his talent with the pencil, and his first work with the crayon was that of enlarging photographs at Jacksonville, Illinois. At the age of seventeen he left school and went to work for a cigarmaker. When twenty-one he went to New York and studied for a while at the Art Students' League. He has been abroad, but not to study, being practically self-taught. For fourteen years he has resided at Leonia, New Jersey, but most of his work is done in New York.

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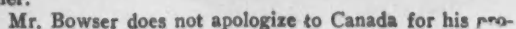
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Detroit, Mich., May 18, 1911

Editor, Gold and Dross:

I wish to invest two or three hundred dollars and to add a hundred to it every few months. What do you suggest?

P. L. L.

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You can buy Pennants, Ltd., Steel Co. of Canada, or Dominion Textile A, B and C bonds, all of the \$100 denomination. Any one of the above will give you a fair return on your money. You will feel better as you own a good bond.

Wingham, Ont., May 16, 1911.

Editor, Gold and Dross:

What would you say about Hargreaves silver mine as a safe investment with possibility of advance?

SATURDAY NIGHT READER.

I can see possibility of an advance, but no investment value in Hargreaves.

Editor, Gold and Dross:

I should be much obliged if you would give me some information concerning the dividends from, and present market value of, the common and preferred stock of the Ontario Wind Engine and Pump Co. of Toronto. I understand that last summer the above company offered \$250,000 worth of 7 per cent. preferred. Was this well taken up, and how would you consider it as a safe investment?

"WIND ENGINE."

The capital of the company is divided into \$375,000 of common and \$250,000 of preferred stock, the common paying 7 per cent. and the preferred being on a 7 per cent. basis. The directors are S. H. Chapman, president and manager; R. G. Davies, vice-president; H. H. Hurd, secretary-treasurer; F. C. Jennings, Ed. Fairbairn, M. A. Scott. The company has a branch at Wingham. Total assets of the company are put at about \$781,815, with liabilities enough less to make a surplus of some \$502,425. I understand the company is making a new issue at the present time of \$250,000 of preference stock and the report is that this is well secured. There is very little market for the stock.

Peterboro, May 12, 1911.

Editor, Gold and Dross:

Could you kindly give me some information regarding the Superior Portland Cement Company, Orangeville? They have been operating for three or four years, and have as yet paid no dividend, nor have they ever submitted an annual statement to their shareholders. Is it not compulsory under the Companies' Act to submit a statement of their standing at least annually, to the shareholders?

M. D. I.

Every incorporated stock company is obliged, under penalty for violation of the law, to hold an annual meeting and to submit a statement. I will have a report for you later.

H. D. B., Montreal:—I have no information on Gold Pyramid Mining Co. The head office of the Standard Gold Mines is in Haileybury, T. A. Lyall being president. I understand good samples have been found on the property in Porcupine, but I see no cause so far to purchase shares.

Gold showings have been found in the Porcupine Gold Spot. This is not at all a remarkable announcement to make seeing that Gold Spot intends to sell shares to the public at from 15 to 20 cents per share. The remarkable thing would be if Gold Spot offered shares without stating that they had discovered gold. The vaudeville class of Porcupines are now adopting the policy of the Midway show owner who puts some kind of a good circus outside the tent to lure people inside. Similarly Gold Spot has hired an advertising agency to see that Gold Spot secures full publicity, both at the outset and afterwards. This mining through the medium of an advertising agency was a favorite Cobalt relaxation, and it's also good enough for Porcupine seemingly.

McKenzie Mining Syndicate: No active development has taken place on this property, and there are no indications of any being started. When the district is further developed, shares may attain some value. They are worth little or nothing now.

To those who have acted on the advice conveyed from time to time in Gold and Dross not to purchase shares of the Telespost Company, an article in Munsey for May will be of decided interest. The magazine writer started to make an analysis of this company, and at the outset was surprised to find that there are nine Telespost companies in existence instead of one, the combined capital of them all being \$33,210,000. South Dakota has one, Massachusetts has another, and there are seven more.

The main branch is a Maine Company capitalized at \$18,000,000.

The Munsey investigator secured what statistics he could on the earnings and the business done of all the separate companies incorporated. Copies were secured of the report made to the department of United States Internal Revenue on the business done in 1910 by the Telespost Company of Maine, which is capitalized at \$18,000,000. According to this statement filed, the 1910 income of the Telespost Company of Maine must have been under \$5,000, as the department exempts all income under that amount, and in the blank provided the company for its report, there is no mention of any greater income. Munsey shows that not only must the income of the Telespost be ridiculously small, but that the reports of the extensive business it does is largely talk. The selling of Telespost stock has been done by the Sterling Debenture Corporation of New York, most probably at a good fat profit to that concern.

Says the Financial World, of New York, May 13 issue: The TORONTO SATURDAY NIGHT, the most fearless newspaper in Canada in exposing all that is vicious in finance, is handling J. Thomas Reinhardt's several Porcupine propositions without gloves and mercilessly. It shows that Porcupine Northern is but a shell or a cover for a Canadian corporation, as a Delaware corporation is not forced to reveal its financial condition and is but a holding company. This is a subterfuge and cover which the Nevins people found very useful in promoting Cobalt Central which, when it went under, owned nothing but a controlling stock interest in another Canada corporation which was the real owner of the mining properties the Cobalt Central shareholders thought their own. It is well for people seriously thinking of buying Porcupine Northern to consider this phase of the matter. They are buying a

The Gold and Dross Department is deluged with communications, the writers of which have failed to sign their names and give their addresses. No attention can be paid to such communications. Your name and address is a necessity, not for publication, but as a matter of good faith.

shell somewhat on the order of the shell used in a game by that name by gamblers who follow the circus and invite the unsophisticated to pick out the shell under which the elusive pea is hidden. They, too, will discover the pea hard to find.

Toronto, May 23rd, 1911.

Editor, Gold and Dross:

Re your remarks in last week's issue, would say that we have always sent out notices and reports to our shareholders, and find that a number have been returned due to changes in address, etc. We received a postcard yesterday from the postmaster of a town to say the party had died some years ago, of which we had no notice. Trusting this explanation will be satisfactory, we are

THE CHAPMAN DOUBLE BALL BEARING COMPANY OF CANADA, LTD.,

New Hamburg, May 19, 1911.

Editor, Gold and Dross:

I was surprised to see an article on the first page of the Mail and Empire of Thursday last re the "People's Railway," saying that they have a line in operation between Guelph and Berlin. This statement is a lie out and out, and any person who makes statements of that kind should be brought to account. This concern needs investigating if anything does.

G. S.

The details contained in the Mail and Empire were handed out, according to said article, by a Mr. Van Norman, a Detroit broker. The story takes up quite a little space in the first page of the newspaper. It is one of those questionable news items one sees occasionally in print. The mis-statement complained of is contained in the following, which is the opening paragraph of the Mail and Empire story:

The ambitious idea of an electric railway, the longest and most extensive of its kind on the continent, and forming a close network of radial lines between the cities and towns of Ontario between Toronto and Detroit, is mooted by a number of citizens of Berlin, Guelph and adjacent municipalities, under the euphonious name of the People's Railway. These gentlemen, it appears, now have in operation a trolley line between Berlin and Guelph, which is being extended to Stratford, and which has been constructed by private capital under a provincial charter. Being seized of the possibilities of a system of a similar sort covering the whole of western Ontario, they recently applied for and obtained an enlarged franchise from the Federal Government, and they propose to carry out the big scheme within the next five years, obtaining their working capital from private citizens in the different points to be reached by the system.

What I understand is that some nine miles of grading has been done in connection with this road, with a quantity of cement work also in place, such as cement piers over the Grand River and cement culverts. The company will be capitalized at some \$5,000,000 under Dominion charter, divided into twenty-five per cent. preferred stock, with the rest common stock. The capital appears to be big enough, to say the least.

Little Current, May 18th, 1911.

Editor, Gold and Dross:

I have not seen the prospectus which Mr. R. R. Gamey is exhibiting in different towns in Eastern Ontario through his agents, but I am informed it represents the lots which he is offering for sale to be in the town of Little Current, and if so it certainly is false, as the whole parcel of land is in the township of Howland. This property, 65 acres, was bought from a widow woman a few months ago for a small sum and resold to R. R. Gamey for \$8,500.00 after he had it surveyed into town lots five to the acre, making in all 325 lots, which Gamey is putting on the market at \$100 per lot. Now the town of Little Current has not the slightest intention of taking over or annexing this section, and more than that, this place, when the railroad does come, will never boom sufficiently to include this property. I write you this information simply because I know you are deeply interested in exposing all such fraudulent means of obtaining money and protecting the public from being duped.

CITIZEN.

With reference to the above I am informed by Mr. Gamey that most of the figures given in the communication are fairly accurate. Mr. Gamey says, however, that there is only one agent offering these lots, and he is a young man, who asked to be allowed to handle them. Mr. Gamey says his prospectus located the lots as being just outside the town of Little Current, and in addition states that he intends to hold four-fifths of the land himself, and to dispose of only a small part of the holding. I understand there is going to be a \$3,000,000 railroad between Little Current and Sudbury, and possibly Mr. Gamey has information which leads him to believe that in time the road will give his land considerable value. That being the case, he has the ordinary right of any individual to put the lots on the market, and to fix his own price for the same. Whether it is advisable to purchase them or not is however quite another matter. Mr. Gamey tells me that his land is just outside Little Current, and that his agent was instructed to make this plain to any prospective purchaser. In addition, the prospectus itself places the subdivision as being outside Little Current.

Ottawa, Ont., May 22nd, 1911.

Editor, Gold and Dross:

Your kindly and sometimes caustic criticisms and advice given to your correspondents embolden me to ask your opinion on the following securities, in which I am indirectly interested:

1. Mackay preferred, yielding 4 per cent.
2. Canadian Birkbeck Investment Co., 6 per cent.
3. Electrical Development, gold bonds, 5 per cent.

DELTA.

(1) No fault to find.

(2) Narrow market; not in Mackay class.

(3) I suppose you read annual reports closely. If you do not you are liable to be caught out between first and second base at any time. The last report of Electrical Development shows that the earnings for the year are \$15,000 short of being enough to pay the first mortgage bond interest. The company is leased by the Toronto Power Company. Its position must be considered side by side with the fact that it has a competitor in the shape of the Governmental Hydro-Electric system. If this same system had not sprung into existence Toronto Electric Light stock would now most probably be on a ten per cent. dividend basis, worth in the market from 150 up. Instead of which the company has sold out at \$125 per share. It would take an expert burning a good deal of midnight oil to say what the future will bring forth.

Re Peiser Diamond Mines Company of South Africa. I have an advice from London, through the medium of Aemilius Jarvis & Co., Toronto, to the effect that this property was registered in Cape Colony on August 4, 1904, but on February 9, 1910, it was resolved to wind it up voluntarily. The liquidators were M. Eilenberg, F. K. Warner and H. Hands, all of Cape Town.

Capital \$4,000,000 Reserve Fund \$5,000,000 Total Assets \$92,000,000

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MONTREAL FINANCIAL

CONCERNING A RAILWAY MAN AND A NEW SENATOR.

THE many friends of Mr. Guy Tombs, the general freight and passenger agent in Montreal of the Canadian Northern Railway, were well-pleased to observe a comment in the daily press to the effect that his field had been extended.

For the past ten years Mr. Tombs has represented the Canadian Northern Quebec and the Quebec and Lake St. John Railways, at Quebec and Montreal. He now occupies the position of General Freight and Passenger Agent of the Canadian Northern Railway, and Agent of the Canadian Northern Steamships, Limited. Within the past week his duties in Montreal have been extended to include the Western lines as well as those from Montreal East.

Guy Tombs has been a railway man all his business life, his services having hitherto, however, been confined almost entirely to handling freight and passengers within the Province of Quebec. He began his railway experience with the Canadian Pacific Railway, in 1892, as assistant import clerk in the foreign freight department. After some three years he entered the employ of what was then known as the United Counties Railway, his headquarters being at St. Hyacinthe, 36 miles from Montreal. The United Counties, after a somewhat checkered career, became a part of the Quebec, Montreal and Southern Railway, which is now owned by the Delaware and Hudson. After two and a half years in the service of the United Counties Railway, he came back to Montreal as chief clerk of the Canadian agent of the Central Vermont Railway. Some two years later the Grand Trunk Railway acquired control of the Central Vermont and he was transferred to the Grand Trunk Ry. as rate clerk of the Divisional Freight office in Montreal. Later on he was transferred back again to the Central Vermont, his offices being now at St. Johns, Que., and St. Albans, Vt. A year later he joined the Great Northern Railway of Canada as General Freight and Passenger Agent, at Quebec. This road is now part of the Canadian Northern Railway System, having first become a portion of the Canadian Northern Quebec Railway. The Quebec and Lake St. John Railway was taken in three years ago.

Upon the inauguration of the Canadian Northern Steamships service, about a year ago, the duty of looking after the boats during the St. Lawrence season, naturally fell upon the Montreal office.

Railway managers seem to have a genius for selecting as heads of departments men who get along well with, and are liked by, the public. One does not have to go far in Montreal to be convinced that the management of the C.P.R. and the G.T.R., although possessing this genius to a marked degree, have no monopoly of it, and that the Canadian Northern Railway is building up here a staff which will stand well with the public. As for Guy Tombs, his strong point is the absence in his system, of knots and slivers upon which the public might wreck its never too amiable temper. A grouch can seldom stand up before the saving grace of humor, and this is possessed by Tombs to a rather unusual degree. It is not the kind one puts on and off, like his clothes. Tombs can't get rid of it, and the public doesn't want him to.

This little extension of the labors of the Gen. Freight and Passenger Agent is perhaps the least of the alterations and activities of the Canadian Northern Railway, in the East, just now. For years the C.N.R. has been looked upon as a Western institution. Recently, however, the guaranteeing of the company's bonds by the Dominion Government, for the purpose of supplying the funds for the completion of the line across the gap north of Lake Superior, and the unwonted activity in the engineering department of the company in connection with the completion of the line from Montreal to Ottawa, have drawn the attention of the business men of Montreal to the fact that another great railway system is knocking at the door. The purchase of a building on St. James street, by the railway some months ago, is resulting in a suite of exceedingly handsome ticket offices being fitted up in the very centre of the city. The C.N.R. staff asserts that these will be the handsomest ticket offices in Montreal. Moving operations are now beginning from the Imperial Bank Building and in the course of a few days the company will have taken up a permanent location. The express office, which up to the present has occupied a modest domicile on Victoria Square, will also occupy the new offices.

Already the public is asking for more information regarding the plans of the C.N.R. in Montreal. There has been much talk from time to time of the company gaining access to the city by means of a tunnel under Mount Royal and it was once said that



Guy Tombs.



Senator Wilson, just appointed to office.

the depot would be located on the present site of the St. James Methodist Church, in the central up-town retail district. Militating against this site, however, is the fact that the great bulk of the freight originates in the downtown district and the selection of an up-town site would mean that the freight would have to be hauled up hill to the depot. If you have ever walked up Montreal hills, you will know what hauling freight up them would mean—particularly in the gentle spring time when wheels are blocked by snow in one section and runners tear and screech on the pebbles in the other. Some think that the Canadian Northern will gain an entrance over the C.P.R. tracks to the Windsor Depot, but the general view is that eventually it will have to work out its salvation on its own lines. It is now assured that the Montreal end of the line connecting Montreal and Ottawa will be built as rapidly as possible, the western half having already been completed. The settlement of the station problem is therefore pressing. Bearing in mind the wonderful progress Mackenzie and Mann have made in the West, one is justified in predicting that they will shortly be an equally important factor here in the East.

Early this month it was announced from Ottawa that Joseph Marcellin Wilson, of Montreal, had been called to the Senate to fill the vacancy occasioned by the death of the Hon. L. J. Forget. Although

Mr. Wilson has been well known in business circles of Montreal and the province of Quebec for many years past, the west has known little enough of him. Now that he has become the Hon. J. M. Wilson, it will be of interest to give a short sketch of his career.

It would hardly be suspected that Mr. Wilson is a French-Canadian. His name does not sound as though by any possible exertion he could ever learn to speak and understand the French language. "Wilson" I take to be Scotch. But this Wilson's grandfather had the fortune to leave the land of the heather when he was young in years and to come to Canada and to marry into a French-Canadian family. Thus, J. M. Wilson is a Scotch-French-Canadian or a Canadian-Scotch-Frenchman, or whatever combination you may wish to make of it.

The admixture of the different races, in this instance, at least, was of an encouraging nature. J. M. Wilson has mounted the ladder rapidly and in the matter of business, financial and political success now stands well up towards the top step.

Mr. Wilson was born near Montreal at the close of the year 1859, his birthplace being Ile Bizard. He attended Plateau School, in Montreal, and after a good commercial education started his business career at the age of twenty, as a clerk in the employ of Messrs. Dufresne and Mongenais. Dufresne and Mongenais then conducted one of the largest and highest class grocery establishments in Montreal. Five years later he entered the employ of Mongenais, Boivin & Co., possibly as book-keeper, and in another five years we see him a partner in the firm. Upon the new partnership being brought about, the name of the firm was changed to Boivin, Wilson & Co. This was twenty-two years ago and the firm name is still Boivin, Wilson & Co., and the Hon. J. M. Wilson is its sole proprietor. Thus we have twenty, ten and twenty-two years to add together. The result is fifty-two, and that is the age of the Hon. Mr. Wilson.

Besides being the sole proprietor of Boivin, Wilson & Co., which is one of the largest and farthest known wine and liquor import houses in the province of Quebec, Mr. Wilson is interested in the distillation of certain liquors. At Berthierville, not far from Montreal, is the Melcher Distillery Co. I am not sure but that word should be spelled Melchoir, but if you ever examine gin bottles you will probably know it by the red cross; so the matter of a few letters is of no great consequence. The point is that the Hon. Mr. Wilson is president of the company. His other offices are largely with financial concerns. He is, for instance, a director of the Hochelaga Bank, the Montreal Street Railway, the Canadian Light and Power Co.—which was spoken of in the Financial Section a week ago—the Detroit United Railway and the Prudential Trust, of which Mr. B. Hal Brown is General Manager. He is also vice-president of the Mount Royal Insurance Co., and this is a fairly respectable list of directorates, from a Montreal standpoint, I can assure you. From the above, it is evident that he is more or less allied with the younger financial group of Montreal and when the time for dividing profits comes, the Hon. J. M. will doubtless get his.

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5,000 City of Fort Arthur, Ont., 5's	1921	4½%	
97,000 City of St. Thomas, Ont., 4½'s			
\$28,000, 10 equal annual instalments	1912-21	4½%	
29,000, 15 equal annual instalments	1912-26	4½%	
40,000, serially (\$1,000 denomination)	1912-26	4.40-4½%	
55,000 Town of Welland, Ont., 4½'s, \$10,000	1940	4.30%	
	10,000	4.30%	
	5,000	4.30%	
18,000 Town of Port Hope, Ont., 4½'s	1913-50	4½%	
12,000 City of Niagara Falls, Ont., 5's	1911-30	4½%	
40,515 City of Stratford, Ont. (annuities)	1911-20	4½%	
20,000 Town of Wallaceburg, Ont., 5's	1912-41	4½%	
9,000 Town of Hespeler, Ont., 5's, \$1,867	1921-30	4½%	
	4,000	1912-31	4½%
	3,246	1911-30	4½%
12,458 Town of Petrolia, Ont., 4½'s	1911-34	4½%	
35,000 Town of Seaford, Ont., 5's	1941	4.80%	
(Guaranteeing the Robt. Bell Engine and Thresher Co.)			
4,707 Village of Tara, Ont., 4's	1911-24	5	

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Legal opinions furnished to prospective investors.

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Legal opinions furnished to prospective investors.

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Assets Nov. 30, 1910 71,600,058

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TORONTO FINANCIAL

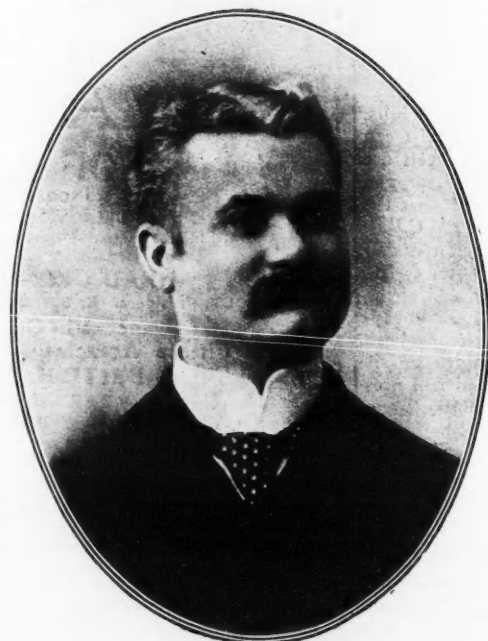
EASY TO FINANCE PLAN TO BEAUTIFY TORONTO.

TORONTO, JUNE 2, 1911.

LITTLE by little and much too slowly to meet the wishes of the majority, Toronto is losing the characteristics which in time past bestowed on the city the title of "Muddy York." A change here and a change there for the better helps the general situation, but as a whole Toronto is far short from being a really beautiful city, and unless the problem of civic improvement and beautification is taken in hand and worked out systematically by a capable commission, the future will show little better results than the past has done in this regard.

The offer just made to the city by R. Home Smith, to hand over to the corporation all the land lying between the two high banks of the Mile Boulevard, Humber River, between the Lake Shore and Lambton Mills, paves the way for the carrying out of the scheme on a much larger and more general scale, of constructing a "belt line" boulevard parkway extending for eighteen or twenty miles around the city. The western boundary would be the boulevard which the city will build, if the offer of Mr. Home Smith is accepted, through the valley of the Humber River, crossing the stream thrice.

Mr. Home Smith represents a syndicate which has purchased most of the land situated on both the east and west banks of the Humber River. It is their intention to subdivide this magnificent stretch of property and dispose of it under cast-iron restrictions to those who will build suit



J. J. Ward, Controller.

able residences on property they buy. In connection with this plan the people behind Mr. Home Smith have agreed to donate the land lying in the river valley to the city, providing the corporation will undertake to build a boulevard roadway from the Lake Shore road to Lambton Mills. This involves the construction of several bridges to cross the river, and if the scheme is carried out cut-offs will be made in the Humber which will insure a much straighter channel than now exists for the use of motor boats and launches, and which will leave the present winding river route available for rowboats and canoes. Last week Mr. Home Smith took a party of civic officials and newspapermen from the City Hall in automobiles out to the Humber River, and then up the river in motor boats. One and all were impressed by the beauty of the river, and all seemed a unit in favor of accepting the offer as outlined by Mr. Home Smith. An analysis of the situation would appear to show that the benefits that the city and citizens would derive from acceptance of the gift, would be much greater than anything that could accrue to the land syndicate through having a parkway constructed through the valley of the Humber. There is one point which will perhaps bear more scrutiny, this being that to take over the property would involve bringing Swansea and contiguous territory east of the Humber into the city limits and the placing there of city improvements.

No official estimate can be so far secured from any source as to what amount of money the city would be called on to expend in building the roadway and keeping it improved. But it is probable that from \$200,000 to \$300,000 would be the total capital expense and that Mr. Home Smith and his associates would be satisfied to have the city spend from \$25,000 a year to \$50,000 a year on work till it was completed. The river roadway the city is asked to build would not subdivide any of the lands to be offered for sale, and would not directly connect with any of this land, so that its construction would be only an indirect benefit to the syndicate. Besides building this road, the city is asked to expropriate two parcels of land which the syndicate has not been able to buy, and it is put forward in favor of this that in all probability the city would be able to redress of remaining lots after the improvements had been completed, at a profit.

Controller J. J. Ward has done yeoman service not only for the west-end, but for the whole city through his pertinacious effort to secure construction of the concrete sea-wall from Bathurst street to the Humber River along the line of the Lake Shore. Although only a small portion of the wall has been built, its practical value has already made itself apparent. Every one—including those who most heartily fought the Ward idea when it was first mooted—now perceive that this massive wall of grey concrete will be an imposing bulwark separating the land from the lake waters, and will be well worth the money spent on it. The Home Smith scheme and the lake front boulevard, which is a component of the J. J. Ward idea, compose two links in what should at once be made a general scheme to throw an eighteen-mile boulevard around the main residential section of Toronto. Those in authority find ready to their hands the whole idea worked out to practical perfection by the Toronto Guild of Civic Art. In the year 1909 this Guild issued a booklet designed

to create interest in its campaign to beautify the city, and a map prefacing the work lays out a complete boulevard parkway which taps and connects up every important park unit within the city limits. In this plan of the Guild the boulevard would follow practically the same Humber course as now proposed by Home Smith. Terminating north of the Lambton Golf Club, it would run east about halfway on the average between St. Clair avenue and Eglinton avenue, striking High Park, Queen's Park, and taking in the beautiful Rosedale ravines. Both these ravines would be improved, under the plan, the north ravine being used as the outlet for the parkway into the Don ravine. The eastern terminus of the parkway or boulevard would be Scarboro Bluffs, and although some difficulty may be encountered in swinging the line back east again, Guild officials who have given much time and study to the matter are confident that they have the plan which will work out satisfactorily. When the western seawall is built to Bathurst street, the main parkway might take a jog up to meet Front street. Front street could at small expense be improved by parkway treatment to afford an important link in the whole boulevard beltline. When completed, this parkway would form an almost unbroken thoroughfare, which would form an ideal smooth route for automobiles and carriages. It would naturally divert much of the automobile traffic from the main streets, which would thus be rendered safer for the public.

The building of this magnificent girdle about the residential areas of greater Toronto would be a work of value for all time to come. It should be started conjointly with the commencement of work on the Humber road, should the city decide to go ahead with the latter plan. Toronto is big enough, and unbecomingly enough now to put her hand in her pocket and spend \$500,000 a year on such a plan. The most advisable course would be for those interested to form a commission to handle this and other projected improvements as they were suggested. Such a commission should be partially permanent in character, composed possibly of the Mayor, the City Architect, the Assessment Commissioner, the City Engineer, Parks Commissioner, and to include in its personnel such representative men as Sir Edmund Walker, Chester Massey, E. B. Osler, etc. The Guild of Civic Art, which has pioneered the whole boulevard movement, should be well represented, and the commission, with power to employ a first-class landscape gardener, could go ahead and abolish Toronto's ugly spots, and through the exercise of skill and money render them attractive and beautiful.

In a communication sent to the Board of Control by Mr. Home Smith, the latter makes clear under what conditions he would give over to the city the 105 acres to be used as a parkway and boulevard drive along the river. The first stipulation is that the city will expropriate for park purposes the Kennedy property at Bloor street and the Watson lot on the Lake Shore road. The city must also agree to annex the section bounded on the north by Dundas street, on the east by the present city limits, on the south by Humber Bay and on the west by a line 600 feet from the western bank of the river, and to build the roadway and parkway from the Humber mouth to Dundas street within five years. The properties to be laid out as park areas along the Humber shall not be used for other than park purposes. The city is to erect a trespass-proof fence between the acres taken over and the syndicate's property, and is to pass a by-law making the annexed districts residential, with the exception of the Swansea district east of the old Belt Line right of way, where factories may locate which use electrical power. The syndicate owning most of the Humber property intend to enforce quite rigorous restrictions. They will allow one house only to every one hundred foot lot fronting on the river, and the present intention is to make the minimum of each residence on these front lots not less than \$7,500.

Public-spirited citizens should not consider the item of cost involved in such an undertaking. If the city decided to spend \$500,000 a year for a period of say, 20 years, on making of Toronto a really attractive residential city, they could finance the undertaking by means of an issue of say four per cent. debenture bonds, guaranteed as to principal and interest by the Corporation. As posterity would benefit enormously by any clear-cut parkway scheme, it is only fair that posterity should pay its share of the bill. The total assessment value is about \$309,000,000, and the tax to be levied on property owners to keep up the interest on the debentures issued for the public good would add at the outset only a fraction of a mill to the taxation. The carrying of such a parkway as suggested over the route proposed would immediately raise the assessable value of property along three-quarters of the route. Besides taking enough from the taxes to pay the debenture interest, appropriations from the same source might be put into a sinking fund to retire the debentures as they became due. The work proposed would be of such value not only to those of this generation but to citizens in future Toronto, that part of the tax for the improvement might well be levied on those who would inherit this and other advantages which a commission would propose and carry out from time to time. Thus the debentures could be made to expire twenty-five or fifty years hence in the future. They would be easily saleable, and the cost stretched out in this way over a long term of years, would scarcely be felt at all.

Two thousand tracts of unallotted Indian land in the Seminole, Creek and Cherokee nations have been sold by the United States Government at auction, beginning on May 15 and closing on May 22. Most of the land is appraised at less than half its actual cash value.

The Electrical Development Company went behind last year to the extent of \$165,954. \$56,000 was expended in replacing turbine parts. From 1908 the next two years' bond interest was guaranteed by the Toronto Power Co. The current earnings are \$15,000 short of paying the first mortgage bond interest.

Hon. Wm. Gibson, President. J. TURNBULL, Vice-President and General Manager

BANK OF HAMILTON

Head Office, Hamilton, Ont.

Capital Paid-Up - - - - - \$ 2,750,000
Reserve and Undivided Profits - - - - - 3,250,000
Total Assets - - - - - 40,000,000

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TORONTO STREET, TORONTO

Established 188

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Corner Dundas and Keele Streets
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We offer for sale debentures bearing interest at FIVE per cent. per annum, payable half-yearly. These debentures offer an absolutely safe and profitable investment, as the purchasers have for security the entire assets of the company.

CAPITAL AND SURPLUS ASSETS, \$1,246,000.00.
TOTAL ASSETS, \$2,500,000.00.

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Directors:
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Concerning Insurance



WHEN SATURDAY NIGHT accepted the statement of the Equity Fire Insurance Company for publication in its columns, it was with the belief that this statement would be bona fide. The official summary of statements has been issued by the Dominion Insurance Department and a schedule compiled from this was published in our columns a few weeks ago. This schedule showed the condition of affairs so much at variance with what had been published that we wrote the following:

The Equity Fire Insurance Company, Toronto.
Gentlemen,—The report on your company published by you in our columns showed "Surplus Security to Policyholders" of \$215,381, and an excess of expenditure over income of \$9,713. The Dominion Government report, recently issued, shows an "Excess of Assets over Liabilities \$25,361," and an "excess of Expenditure over Income of \$47,096." An explanation will oblige.
Yours truly,
SATURDAY NIGHT.

To this communication no reply was received from the company. We therefore now endeavor to make it plain.

The standing of this company for the past two years, all unearned premiums being treated as a liability, is as follows:

	1909.	1910.
Assets	\$250,810	\$237,155
Liabilities	201,093	252,459
Surplus	\$49,717	\$15,304
Relation to policyholders	54,240	25,442
Receipts on capital stock	155,091	263,986
Other receipts	173,445	311,081
Expenditure	18,354	47,096
Excess of expenditure over receipts, other than capital stock	15,154	65,021
Surplus to policyholders	\$49,717	\$15,304
Deficit incurred		\$49,717
Capital stock paid in and exhausted		25,442
Net loss for year 1910		\$90,463

The Guelph Board of Trade at its regular monthly meeting in May passed the following resolution:

"That in pursuance of a motion passed at the last meeting of the Guelph Board of Trade, suggesting that sister boards throughout the province be asked to co-operate in support of the efforts of Lt.-Col. Hugh Clark, M.P.P., to secure an amendment to the Insurance laws of the province, this board desires now to place itself on record more explicitly with reference to two or three points which seem open to improvement in these laws. That due regard must be had by the Legislature to safeguarding fire insurance companies in the interest of the honest policyholder and of the public at large against fraudulent claims and incendiarism, and that for this reason conditions must not be provided that will facilitate the settlement of such claims. That all vague or ambiguous conditions which might result in injustice to insurers should be eliminated. That a uniform form of policy should be adopted by all companies. That the annual financial statement of every company as published should be required to correspond with the statement submitted to the provincial Inspector of Insurance."

The public are awakening to the really great features of Colonel Clark's bill.

1. That all vague or ambiguous conditions should be eliminated.

2. That there be a uniform policy for all companies.

3. That companies shall publish only true statements. Let some Boards of Trade and other financial bodies give these undoubtedly good provisions their support; it will strengthen Colonel Clark in a fight in which he is strongly opposed by a thorough organization of insurance companies.

X. Y. Z. Hamiota: We are making enquiries. Are doubtful. Wait our report.

Editor Saturday Night, Toronto.
Ingersoll, Ont., May 24th, 1911.

Dear Sir,—Have endorsement policy in Canadian Guardian Life Assurance Company that was payable last May. In view of developments in the company, was not sure of advisability of continuing payments to the company, thinking that their business would be turned over to another company, of which I would receive notice. Would you advise continuance of payments? Have paid 10 years on 15 year policy.
R. N. T.

Would advise you to pay this premium and trust to the company being reinsured.

Editor Saturday Night, Concerning Insurance.
Jarvis, May 23, 1911.

Dear Sir,—In your insurance column I notice certain statements re Manufacturers Life. On comparing with the Government report, as I read it, I find all your figures correct, except the most vital point, and practically the only difference in life companies, i.e., profits or surplus. You state the Dominion Government report, 1910, showed a surplus of \$2,424,862. I have searched in vain for those figures. As I read the report, it shows a net surplus of only \$776,539.
D. F. A.

If you have carefully considered the Dominion Government report you will see that the error made in our report was purely typographical, the printer putting in the figures for the premium income twice and omitting the correct figures of the surplus to policyholders, which is \$1,076,538, or over three times the paid-up capital. Our correspondent had asked, was the Manufacturers Life a good company to insure in and the conclusion was that it was all that.

Exit the Knights Templars and Masonic Mutual Aid Association.

THE representative of this organization this week saw for the first time our issue of May 20th, and there learned that he was conducting an illegal insurance business in Ontario. The gentleman, we believe, was acting in good faith, and he has assured us that he intends to do no more business in this province, and is returning forthwith to the United States.

A. R. Boswell, New Insurance Inspector.

THE office of Inspector of Insurance and Registrar of Friendly Societies and Loan Companies for the Province of Ontario, which has been vacant since the death last fall of Dr. J. H. Hunter, has been filled now by the appointment to the office of Arthur R. Boswell, K.C. Mr. Boswell is well known in Toronto. He was Mayor of the city in 1883 and 1884, and was an alderman for five years previously. Mr. Boswell has been for many years prominent in local Conservative politics, and has done good work in the way of organizing from time to time.

The Agent and Broker and Your Insurance.

THE relation of the agent or broker to the insured is a subject of much difference of opinion among insurance men. The troubles which arise are almost invariably caused either by the attempt of the agent or broker to fill the two antagonistic positions of agent of the company and of the assured or by the efforts of the companies to evade responsibilities for the acts of their agents by claiming that the agent is the agent of the assured.

The insurance broker, proper, that is the man who never acts as agent for a company, but who acts solely for the assured in placing insurance, so far as we are aware, does not exist in Canada. All brokers are agents and get their remuneration from their employers, the companies. Then, if you clearly understand that the agent is the agent of the company with which he does business, you will also understand why he cannot and does not advise you against the defects in its policy contract, or its bad methods of business, its trick form of application, or its lack of financial strength. He must sell his wares and they will not sell if he cries, "Stinking fish."

You would not take a mortgage for \$500 without having it carefully examined and the title searched. You take policies for \$50,000 on the mere assurance of the agent of the other fellow that it is all right. Just get down to good hard facts in this insurance business. In it, as in every other business, you must look after your own interests. Remember that the lark was not afraid that her nest would be disturbed until the farmer decided to cut his grain himself. The companies and the agents will be quite content to let your insurance rest just as it is, all right, of course, until you commence to investigate on your own behalf. When you find it all wrong, and then only when you insist and persist will they acknowledge that it can be improved; "but, of course, the companies never take advantage of those things."

One of the leading manufacturers of Toronto recently answered that statement just to the point: "If the companies do not intend to take advantage of those things (in this case the red ink variations) they will not object to having them cancelled; if they do object, they must intend to take advantage of them; at any rate I am not going to have them in my policies," and he got his way.

There is nothing in the insurance contract favorable to you that you will not expect to require of the company, then what must you reasonably expect of the company. Let your agent or broker understand that you look on the contract as meaning just what it says, and then that you insist it shall say just what it should say to afford you adequate protection.

The agent should always be treated as the agent of the company and never should be given power of attorney or other authority to bind you by applications or otherwise. You can get all the insurance you require without thus committing yourself. Be your own representative, sign nothing.

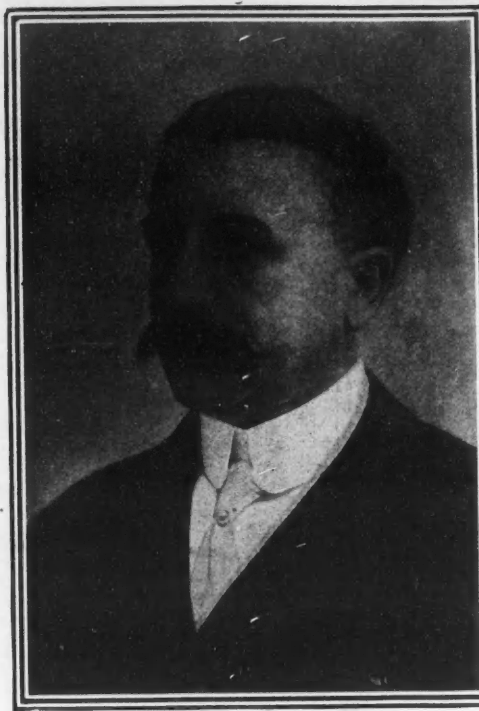
Present Copper Situation.

THE Ticker of New York has in a current issue a special article dealing with the copper situation which is applicable to Canada in that copper prices here follow the lead of United States figures. The conclusions of the compiler are of interest also to Canadians who, from time to time, are asked to invest in shares of new companies formed to mine this metal.

At current metal prices, says The Ticker, probably not more than two-thirds of the world's copper companies can produce at a profit; and indeed, ever since the autumn of 1907, the influx of new capital has been checked. There have, it is true, developed a large number of new producers of great importance. Nevertheless, the check to production was so effective that in 1910 the world's increase was only about 1.08 per cent. as compared with 13.4 per cent. the previous year.

In a word, the causes of the trouble were the high prices and consequent over-production, and the usual remedy, namely, low prices and consequent checking of production, has now been applied. In like manner, the high prices of 1872 resulted in a 24 per cent. increase in the production of the United States in 1873, and after the slump in prices, the rate of increase fell to 2.9 per cent. in 1875. The same experience was repeated in the eighties, and again in the nineties; and indeed, the history of the copper mining industry has been marked by constant repetitions of this same experience.

There is, in our opinion, no longer any reason to ex-



CHARLES W. MORSE.

Morse a few years since was a power in politics and a man of wealth in New York city. He caused the wreck of the National Bank of North America through misapplication of huge sums from its treasury. Morse was sentenced in 1910 to serve fifteen years in the Atlanta Penitentiary, and President Taft has just refused a pardon, although a petition signed by 10,000 names was laid before the President and powerful influence was focussed on him to secure clemency.

pect further heavy liquidation of either the copper metal or copper stocks; for the slump in prices and the checking of production have already resulted in such liquidation. At the high prices of 1907, the aggregate market value of all copper mining companies in the United States was approximately \$1,030,000,000; and these same companies, at the low prices of this year, were worth only about \$394,500,000, thus showing a shrinkage of \$635,500,000. Moreover, stock prices have remained around the low level so long that investors have adjusted themselves to this loss.

Incidentally, the dividend payments of the leading companies in the United States were reduced from \$49,400,000 in 1906 to \$19,228,000 in 1908. On account of the great extent and the thoroughness of the liquidation which has occurred, it is difficult to imagine any situation which could now bring about renewed liquidation on any large scale. The decline in copper stock prices since 1907 is already greater than any previous declines on record. In the depression of the eighties, the shrinkage was 58.87 per cent.; in that of the nineties, 37.01 per cent., and in 1903, following the attempted Amalgamated monopoly, the shrinkage was 61.47 per cent. Since 1907, however, the average price of twenty representative copper stocks has fallen 61.7 per cent.

National Drug Sells More Shares.

THE annual meeting of the shareholders of the National Drug and Chemical Co. was held recently. The financial statement for the last business year was the best so far presented to the shareholders. The most interesting reports were from the Na-Dru-Co. and proprietary departments of the business. The former was established only eighteen months ago, and the manner in which the drug trade and the general public have supported the products of this department, has decided the directors to spend large sums of money in still further advertising this important line of medicinal and toilet preparations.

In order to continue the development of this department, and to keep pace with the progress of the country by the opening of new branches, especially in the West, the directors have decided to dispose of 3,700 shares of the 7 per cent. cumulative preference stock of the company at par. A large proportion of these shares have been taken up by the directors.

Side Step the Margin Mining Broker.

IF you feel that you must buy mining stocks, buy only to the limit of your finances. In other words, avoid buying on margin. Dealing in mining shares is risky business at best, but when you put yourself in the position of becoming a borrower from the broker, then you multiply your risk by one hundred. Remember that the firm holding your marginal account may sell you out at the shortest possible notice, and as mining stocks are the most unstable of securities, varying as they do so largely in price from day to day, this is likely to occur to you at any time. Avoid the margin mining broker as you would the devil, and save money by so doing.

It is said that William E. Corey is behind a plan to build a mammoth steel plant at Blairsville, Pa., to rival the U.S. Steel Corporation.

Duluth-Superior gross earnings for April amounted to \$89,797, or 6.2 per cent. above last year.

What Leading Stocks Yield.

Emilius Jarvis & Co. give the dividend yields on some of the leading stocks and bonds as follows:—

STOCKS—	Price.	Rate.	% Yield.
Preferred—	about		about
B.C. Packers, "A"	90	7	7%
B.C. Packers, "B"	99	7	7%
Burt, P. N.	118 1/2	7	5%
Dominion Iron	105	7	6%
Dominion Coal	110	7	6%
Mackay	76	4	5%
Maple Leaf	98	7	7%
Penmans	84	6	7%
Rogers, W. A.	112	7	6%
Sawyer-Massey	89	7	7%
Common—			
Canadian General Electric Co.	108	7	6%
Canadian Pacific Railway	222 1/2	10	4%
Consumers Gas	95	10	5%
Dominion Steel Corporation	58	4	6%
Duluth Superior	82 1/2	5	6%
Mackay	80 1/2	5	6%
Sao Paulo	172 1/2	10	5%
Twin City	110	6	6%
Rio de Janeiro	109 1/2	5	4%
BONDS—			
Burns, F. & Co., Ltd.	*104	6	5%
Canada Car and Foundry	*108	6	5%
Canada Cement	*98	6	6%
Dominion Cannery	*100	6	6%
Dominion Steel	*195 1/2	5	5%
Dominion Coal	*97	5	5%
Electrical Development	*182 1/2	5	6%
Mexican Power	*189 1/2	5	5%
Mexico North Western Railway	*183 1/2	5	6%
Niagara, St. Catharines & Toronto Ry.	*100	5	5%
Penmans	*91 1/2	5	5%
Porto Rico Railway	*190	5	5%
Quebec Railway	*84 1/2	5	5%
Rio de Janeiro	*110 1/2	5	4%
Sao Paulo	*110 1/2	5	4%
Steel Company of Canada	*99 1/2	6	6%
Western Canada Flour Mills Co., Ltd.	*105	6	5%

*And interest. †Flat.

\$75,000 in Sureties Unpaid to Farmers Bank

Defalcations of Travers involve an interesting legal complication of great moment to shareholders

ALTHOUGH the Farmers Bank has been closed up and in liquidation for some six months now, the guaranty companies have not so far recouped the curator to the amount of their guarantee against defalcation in the case of the former general manager, W. R. Travers. The situation with reference to this matter is one of great interest, not only to bank shareholders, but to legal men and trust company officials who have to do with guaranty companies. A difference of opinion has developed between the curator and two guaranty companies as to what is due the bank from them, and there is some danger that in the end one or both companies may repudiate all or part of the indebtedness. Whether this occurs or not, the position at present is that G. T. Clarkson, the liquidator, claims that one surety company owes the Farmers Bank \$50,000 as the outcome of Travers defalcations, while on the other hand, the company asserts that the utmost it can be held liable for is \$25,000. Even that sum has not yet been handed over, however, and it is said the liquidator and the company officials will meet soon to thresh the matter out. If it is not satisfactorily adjusted, it is believed the courts will be appealed to on behalf of the shareholders of the bank, who have already been called on for their double liability.

It appears that the United States Fidelity and Guaranty Company, which transacts a volume of business with Canadian institutions, wrote a general policy to the extent of some \$200,000 agreeing to indemnify the Farmers Bank against defalcation on the part of any of its officials to an amount specified against the name of each officer. In the case of W. R. Travers, this company wrote a bond for \$25,000 in the year 1909, and in the year 1910 they accepted another premium and renewed this bond. When G. T. Clarkson started to probe into the position of the bank after suspension, he bethought himself immediately of the question of sureties, and some days after he had entered the offices of the bank on Bay street, he sent a legal notification to the United States Fidelity and Guaranty Company making a claim for \$25,000 on the ground that Travers had defaulted to that extent, and more, during the tenure of the 1909 surety. Mr. Clarkson had only a day or so, it is said, to comply with the legal requirement which makes it compulsory to file a claim within a year at the outside after the occurrence of the loss. In addition to making this claim, Mr. Clarkson later on sent another application to the same company, calling upon them to pay \$25,000 more on account of a further defalcation committed by Travers in 1910, this being covered by the 1910 surety issued by the United States Fidelity and Guaranty Company.

The company immediately notified the liquidator that even if they were liable to the extent of \$25,000, that they could not be liable for \$50,000, as they set up that all they had agreed to do was to indemnify the bank to the extent of \$25,000, irrespective of the fact that they issued a new policy each year calling for the payment of the latter sum in event of loss. Mr. Clarkson has refused to settle for \$25,000, although it is said even that amount has not been tendered. He holds that the company is liable for the \$25,000 lost in 1909 and for \$25,000 lost in 1910. Unless some adjustment is soon arrived at, the case will be given to the courts. It is interesting to note that the company with which the Farmers Bank placed its bonding business is the same company which repudiated \$100,000 liability for the Quebec bridge disaster, on the ground that proof of loss was not filed within the statutory year after the collapse of the bridge.

In addition to the above, the Farmers Bank paid premiums to the Lloyds for a deficiency policy, the face of which was \$25,000. This policy was secured so that if, after collecting from the first company, there was still a deficit, the Lloyds Company would make it good to the extent of \$25,000 or any part of it. The latter company has not tendered its cheque for \$25,000 either, although claim has been made upon them. They claim they want more distinct proof of loss. The fact that the former general manager has been convicted and sent to the penitentiary for seven years is evidently not sufficient for a guaranty company in some cases. The outcome of the situation will be of the greatest moment to shareholders, for there is a matter of \$75,000 involved in this guaranty business, and the collection of such a sum would naturally lighten the heavy load that has been saddled on the shoulders of the bank shareholders.

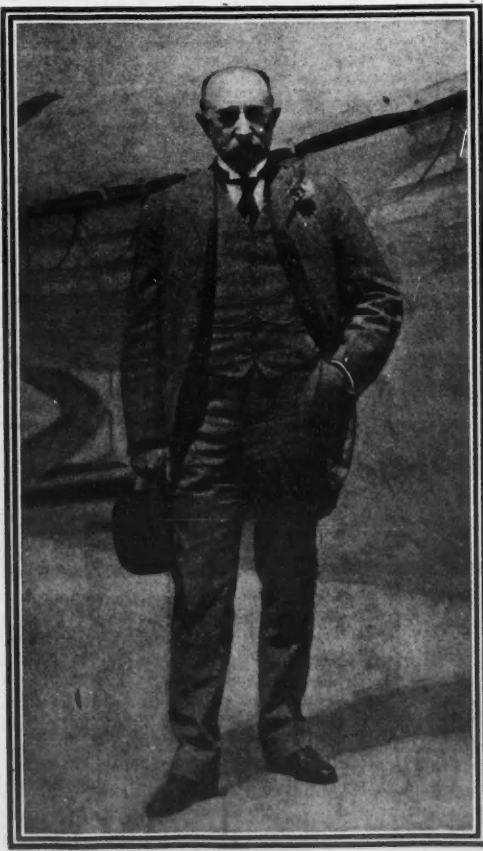
Strike of Bank Clerks.

SO far the union principle has appeared to obtain little or no footing in the realm of practical banking. However, in New York a strike of bank clerks of the East side districts has just been settled after being protracted for four months. The clerks formed a union and demanded a 52-hour week and a 15 per cent. increase in wages besides a recognition of the union. They won the first two points, but the employers refused to agree to a "closed shop" in banking, pledging themselves, however, not to discriminate against union members.

C.N.R. net earnings increased during April nine per cent. over last year.



He'll be there! —Los Angeles Express.



JOHN HAYS HAMMOND.

The highest-priced engineer in the world, aboard the steamship "Cedric," about to sail for England from New York to attend the Coronation as Special Ambassador from the United States. Daniel Sully, the former cotton king, whose \$1,500,000 action for alleged conspiracy to damage Sully's reputation is being tried in Washington, endeavored to secure an attachment to compel Hammond to stay in the United States and continue his testimony, but the District Supreme Court refused to interfere with Mr. Hammond's official mission.

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ESTABLISHED 1875.
HEAD OFFICE, TORONTO.
Capital Authorized . . . \$10,000,000.00
Capital Subscribed . . . 5,913,000.00
Capital Paid Up . . . 5,793,000.00
Reserve Fund . . . 5,793,000.00
DRAFTS, MONEY ORDERS AND LET-
TERS OF CREDIT ISSUED.
Available in any part of the World.
Special Attention Given to Collections.

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Interest allowed on deposits at all
Branches of the Bank throughout the
Dominion of Canada.

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We deal in only the higher
grades of Government, Mun-
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yielding from 4 per cent. to
6 per cent.

Before purchasing a Bond
issue or any part of it we
make a thorough investiga-
tion regarding the properties
or assets which are given as
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ASSURANCE COMPANY
(Fire Insurance)

Head Office, Toronto

Established 1883

Assets, \$2,022,170.18

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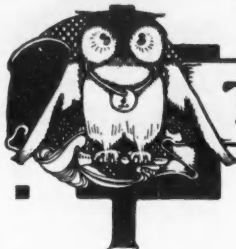
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Policy is only \$22.90 quarterly. Ask for
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Victoria St., Toronto



TORONTO FINANCIAL

EASY TO FINANCE PLAN TO BEAUTIFY TORONTO.

TORONTO, JUNE 2, 1911.

LITTLE by little and much too slowly to meet the wishes of the majority, Toronto is losing the characteristics which in time past bestowed on the city the title of "Muddy York." A change here and a change there for the better helps the general situation, but as a whole Toronto is far short from being a really beautiful city, and unless the problem of civic improvement and beautification is taken in hand and worked out systematically by a capable commission, the future will show little better results than the past has done in this regard.

The offer just made to the city by R. Home Smith, to hand over to the corporation all the land lying between the two high banks of the Humber River, between the Lake Shore and Lambton Mills, paves the way for the carrying out of the scheme on a much larger and more general scale, of constructing a "belt line" boulevard parkway extending for eighteen or twenty miles around the city. The western boundary would be the boulevard which the city will build, if the offer of Mr. Home Smith is accepted, through the valley of the Humber River, crossing the stream thrice.

Mr. Home Smith represents a syndicate which has purchased most of the land situated on both the east and west banks of the Humber River. It is their intention to subdivide this magnificent stretch of property and dispose of it under cast-iron restrictions to those who will build suit



J. J. Ward, Controller.

able residences on property they buy. In connection with this plan the people behind Mr. Home Smith have agreed to donate the land lying in the river valley to the city, providing the corporation will undertake to build a boulevard roadway from the Lake Shore road to Lambton Mills. This involves the construction of several bridges to cross the river, and if the scheme is carried out cut-offs will be made in the Humber which will insure a much straighter channel than now exists for the use of motor boats and launches, and which will leave the present winding river route available for rowboats and canoes. Last week Mr. Home Smith took a party of civic officials and newspapermen from the City Hall in automobiles out to the Humber River, and then up the river in motor boats. One and all were impressed by the beauty of the river, and all seemed a unit in favor of accepting the offer as outlined by Mr. Home Smith. An analysis of the situation would appear to show that the benefits that the city and citizens would derive from acceptance of the gift, would be much greater than anything that could accrue to the land syndicate through having a parkway constructed through the valley of the Humber. There is one point which will perhaps bear more scrutiny, this being that to take over the property would involve bringing Swansea and contiguous territory east of the Humber into the city limits and the placing there of city improvements.

No official estimate can be so far secured from any source as to what amount of money the city would be called on to expend in building the roadway and keeping it improved. But it is probable that from \$200,000 to \$300,000 would be the total capital expense and that Mr. Home Smith and his associates would be satisfied to have the city spend from \$25,000 a year to \$50,000 a year on work till it was completed. The river roadway the city is asked to build would not subdivide any of the lands to be offered for sale, and would not directly connect with any of this land, so that its construction would be only an indirect benefit to the syndicate. Besides building this road, the city is asked to expropriate two parcels of land which the syndicate has not been able to buy, and it is put forward in favor of this that in all probability the city would be able to redispense of remaining lots after the improvements had been completed, at a profit.

Controller J. J. Ward has done yeoman service not only for the west-end, but for the whole city through his pertinacious effort to secure construction of the concrete sea wall from Bathurst street to the Humber River along the line of the Lake Shore. Although only a small portion of the wall has been built, its practical value has already made itself apparent. Every one—including those who most heartily fought the Ward idea when it was first mooted—now perceive that this massive wall of grey concrete will be an imposing bulwark separating the land from the lake waters, and will be well worth the money spent on it. The Home Smith scheme and the lake front boulevard, which is a component of the J. J. Ward idea, compose two links in what should at once be made a general scheme to throw an eighteen-mile boulevard around the main residential section of Toronto. Those in authority find ready to their hands the whole idea worked out to practical perfection by the Toronto Guild of Civic Art. In the year 1909 this Guild issued a booklet designed

to create interest in its campaign to beautify the city, and a map prefacing the work lays out a complete boulevard parkway which taps and connects up every important park unit within the city limits. In this plan of the Guild the boulevard would follow practically the same Humber course as now proposed by Home Smith. Terminating north of the Lambton Golf Club, it would run east about halfway on the average between St. Clair avenue and Eglinton avenue, striking High Park, Queen's Park, and taking in the beautiful Rosedale ravines. Both these ravines would be improved, under the plan, the north ravine being used as the outlet for the parkway into the Don ravine. The eastern terminus of the parkway or boulevard would be Scarboro Bluffs, and although some difficulty may be encountered in swinging the line back east again, Guild officials who have given much time and study to the matter are confident that they have the plan which will work out satisfactorily. When the western seawall is built to Bathurst street, the main parkway might take a jog up to meet Front street. Front street could at small expense be improved by parkway treatment to afford an important link in the whole boulevard beltline. When completed, this parkway would form an almost unbroken thoroughfare, which would form an ideal smooth route for automobiles and carriages. It would naturally divert much of the automobile traffic from the main streets, which would thus be rendered safer for the public.

The building of this magnificent girdle about the residential areas of greater Toronto would be a work of value for all time to come. It should be started conjointly with the commencement of work on the Humber road, should the city decide to go ahead with the latter plan. Toronto is big enough, and unbecomingly enough now to put her hand in her pocket and spend \$500,000 a year on such a plan. The most advisable course would be for those interested to form a commission to handle this and other projected improvements as they were suggested. Such a commission should be partially permanent in character, composed possibly of the Mayor, the City Architect, the Assessment Commissioner, the City Engineer, Parks Commissioner, and to include in its personnel such representative men as Sir Edmund Walker, Chester Massey, E. B. Osler, etc. The Guild of Civic Art, which has pioneered the whole boulevard movement, should be well represented, and the commission, with power to employ a first-class landscape gardener, could go ahead and abolish Toronto's ugly spots, and through the exercise of skill and money render them attractive and beautiful.

In a communication sent to the Board of Control by Mr. Home Smith, the latter makes clear under what conditions he would give over to the city the 105 acres to be used as a parkway and boulevard drive along the river. The first stipulation is that the city will expropriate for park purposes the Kennedy property at Bloor street and the Watson lot on the Lake Shore road. The city must also agree to annex the section bounded on the north by Dundas street, on the east by the present city limits, on the south by Humber Bay and on the west by a line 600 feet from the western bank of the river, and to build the roadway and parkway from the Humber mouth to Dundas street within five years. The properties to be laid out as park areas along the Humber shall not be used for other than park purposes. The city is to erect a trespass-proof fence between the acres taken over and the syndicate's property, and is to pass a by-law making the annexed districts residential, with the exception of the Swansea district east of the old Belt Line right of way, where factories may locate which use electrical power. The syndicate owning most of the Humber property intend to enforce quite rigorous restrictions. They will allow one house only to every one hundred foot lot fronting on the river, and the present intention is to make the minimum of each residence on these front lots not less than \$7,500.

Public-spirited citizens should not consider the item of cost involved in such an undertaking. If the city decided to spend \$500,000 a year for a period of say, 20 years, on making of Toronto a really attractive residential city, they could finance the undertaking by means of an issue of say four per cent. debenture bonds, guaranteed as to principal and interest by the Corporation. As posterity would benefit enormously by any clear-cut parkway scheme, it is only fair that posterity should pay its share of the bill. The total assessment value is about \$309,000,000, and the tax to be levied on property owners to keep up the interest on the debentures issued for the public good would add at the outset only a fraction of a mill to the taxation. The carrying of such a parkway as suggested over the route proposed would immediately raise the assessable value of property along three-quarters of the route. Besides taking enough from the taxes to pay the debenture interest, appropriations from the same source might be put into a sinking fund to retire the debentures as they became due. The work proposed would be of such value not only to those of this generation but to citizens in future Toronto, that part of the tax for the improvement might well be levied on those who would inherit this and other advantages which a commission would propose and carry out from time to time. Thus the debentures could be made to expire twenty-five or fifty years hence in the future. They would be easily saleable, and the cost stretched out in this way over a long term of years, would scarcely be felt at all.

Two thousand tracts of unallotted Indian land in the Seminole, Creek and Cherokee nations have been sold by the United States Government at auction, beginning on May 15 and closing on May 22. Most of the land is appraised at less than half its actual cash value.

The Electrical Development Company went behind last year to the extent of \$165,954. \$56,000 was expended in replacing turbine parts. From 1908 the next two years' bond interest was guaranteed by the Toronto Power Co. The current earnings are \$15,000 short of paying the first mortgage bond interest.

Hon. Wm. Owsen, President. J. TURNBULL, Vice-President and General Manager

BANK OF HAMILTON

Head Office, Hamilton, Ont.

Capital Paid-Up - - - - - \$ 2,750,000
Reserve and Undivided Profits - - - - - 3,250,000
Total Assets - - - - - 40,000,000

TORONTO: 34 YONGE STREET.

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We receive Accounts of Corporations, Firms and Individuals on favorable terms and shall be pleased to meet or correspond with those who contemplate making changes or opening new accounts.

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ESTABLISHED 1874.

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Strictest Confidence
is maintained as to the business of our customers.

CANADA PERMANENT MORTGAGE CORPORATION

TORONTO STREET, TORONTO
Established 1885.

THE STERLING BANK OF CANADA.

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CAPITAL AND SURPLUS ASSETS, \$1,348,000.00.
TOTAL ASSETS, \$2,500,000.00.

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Vice-Presidents:
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R. M. MACLEAN, London, Eng.

Directors:
RIGHT HON. LORD STRATHCONA AND MOUNT ROYAL, G.C.M.G.
DAVID RAY, R. H. GREENE, R. H. BRENNAN,
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To yield from 4 per cent. to 6 per cent.

Warren, Gzowski & Co.

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Concerning Insurance



WHEN SATURDAY NIGHT accepted the statement of the Equity Fire Insurance Company for publication in its columns, it was with the belief that this statement would be bona fide. The official summary of statements has been issued by the Dominion Insurance Department and a schedule compiled from this was published in our columns a few weeks ago. This schedule showed the condition of affairs so much at variance with what had been published that we wrote the following:

The Equity Fire Insurance Company, Toronto.

Gentlemen,—The report on your company published by you in our columns showed "Surplus Security to Policyholders" of \$215,381, and an excess of expenditure over income of \$9,713. The Dominion Government report, recently issued, shows an "Excess of Assets over Liabilities \$25,361," and an "excess of Expenditure over Income of \$47,095." An explanation will oblige.

Yours truly,

SATURDAY NIGHT.

To this communication no reply was received from the company. We therefore now endeavor to make it plain.

The standing of this company for the past two years, all unearned premiums being treated as a liability, is as follows:

	1909.	1910.
Assets	\$250,810	\$237,155
Liabilities	201,093	259,459
Surplus	49,717	15,304
Relation to policyholders	54,240	25,442
Receipts on capital stock	155,091	263,986
Other receipts	173,445	311,081
Expenditure	18,354	47,095
Excess of expenditure over receipts, other than capital stock	15,154	65,021
Surplus to policyholders		
RESULTS FOR 1910.		
Surplus to policyholders as of 1909, gone		\$49,717
Deficit incurred		15,304
Capital stock paid in and exhausted		25,442
Net loss for year 1910		\$90,463

The Guelph Board of Trade at its regular monthly meeting in May passed the following resolution:

"That in pursuance of a motion passed at the last meeting of the Guelph Board of Trade, suggesting that sister boards throughout the province be asked to co-operate in support of the efforts of Lt.-Col. Hugh Clark, M.P., to secure an amendment to the insurance laws of the province, this board desires now to place itself on record more explicitly with reference to two or three points which seem open to improvement in these laws. That due regard must be had by the Legislature to safeguarding fire insurance companies in the interest of the honest policyholder and of the public at large against fraudulent claims and incendiarism, and that for this reason conditions must not be provided that will facilitate the settlement of such claims. That all vague or ambiguous conditions which might result in injustice to insurers should be eliminated. That a uniform form of policy should be adopted by all companies. That the annual financial statement of every company as published should be required to correspond with the statement submitted to the provincial Inspector of Insurance."

The public are awakening to the really great features of Colonel Clark's bill.

1. That all vague or ambiguous conditions should be eliminated.

2. That there be a uniform policy for all companies.

3. That companies shall publish only true statements. Let some more Boards of Trade and other financial bodies give these undoubtedly good provisions their support; it will strengthen Colonel Clark in a fight in which he is strongly opposed by a thorough organization of insurance companies.

X. Y. Z. Hamiota: We are making enquiries. Are doubtful. Wait our report.

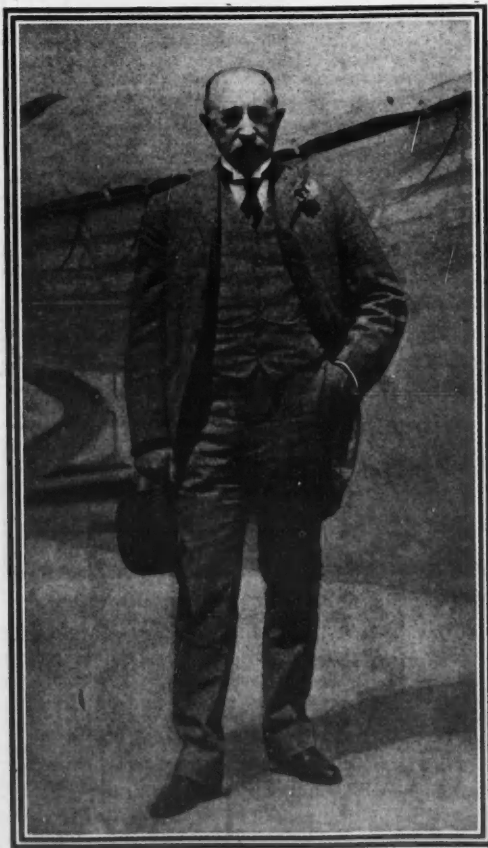
Ingersoll, Ont., May 24th, 1911.

Editor Saturday Night, Toronto.
Dear Sir,—Have endorsement policy in Canadian Guardian Life Assurance Company that was payable last May. In view of developments in the company, was not sure of advisability of continuing payments to the company, thinking that their business would be turned over to another company, of which I would receive notice. Would you advise continuance of payments? Have paid 10 years on 15 year policy. R. N. T.

Would advise you to pay this premium and trust to the company being reinsured.

Jarvis, May 23, 1911.

Editor Saturday Night, Concerning Insurance.
Dear Sir,—In your insurance column I notice certain statements re Manufacturers Life. On comparing with the Government report, as I read it, I find all your figures correct, except the most vital point, and practically the only difference.



JOHN HAYS HAMMOND.

The highest-priced engineer in the world, aboard the steamship "Cedric," about to sail for England from New York to attend the Coronation as Special Ambassador from the United States. Daniel Sulley, the former cotton king, whose \$1,500,000 action for alleged conspiracy to damage Seely's reputation is being tried in Washington, endeavored to secure an attachment to compel Hammond to stay in the United States and continue his testimony, but the District Supreme Court refused to interfere with Mr. Hammond's official mission.

ence in life companies, i.e. profits or surplus. You state the Dominion Government report, 1910, showed a surplus of \$2,424,862. I have searched in vain for those figures. As I read the report, it shows a net surplus of only \$776,539.

Yours truly,

D. F. A.

If you have carefully considered the Dominion Government report you will see that the error made in our report was purely typographical, the printer putting in the figures for the premium income twice and omitting the correct figures of the surplus to policyholders, which is \$1,076,538, or over three times the paid-up capital. Our correspondent had asked, was the Manufacturers Life a good company to insure in and the conclusion was that it was all that.

Exit the Knights Templars and Masonic Mutual Aid Association.

THE representative of this organization this week saw for the first time our issue of May 20th, and there learned that he was conducting an illegal insurance business in Ontario. The gentleman, we believe, was acting in good faith, and he has assured us that he intends to do no more business in this province, and is returning forthwith to the United States.

A. R. Boswell, New Insurance Inspector.

THE office of Inspector of Insurance and Registrar of Friendly Societies and Loan Companies for the Province of Ontario, which has been vacant since the death last fall of Dr. J. H. Hunter, has been filled now by the appointment to the office of Arthur R. Boswell, K.C. Mr. Boswell is well known in Toronto. He was Mayor of the city in 1883 and 1884, and was an alderman for five years previously. Mr. Boswell has been for many years prominent in local Conservative politics, and has done good work in the way of organizing from time to time.

The Agent and Broker and Your Insurance.

THE relation of the agent or broker to the insured is a subject of much difference of opinion among insurance men. The troubles which arise are almost invariably caused either by the attempt of the agent or broker to fill the two antagonistic positions of agent of the company and of the assured or by the efforts of the companies to evade responsibilities for the acts of their agents by claiming that the agent is the agent of the assured.

The insurance broker, proper, that is the man who never acts as agent for a company, but who acts solely for the assured in placing insurance, so far as we are aware, does not exist in Canada. All brokers are agents and get their remuneration from their employers, the companies. Then, if you clearly understand that the agent is the agent of the company with which he does business, you will also understand why he cannot and does not advise you against the defects in its policy contract, or its bad methods of business, its trick form of application, or its lack of financial strength. He must sell his wares and they will not sell if he cries, "Stinking fish."

You would not take a mortgage for \$500 without having it carefully examined and the title searched. You take policies for \$50,000 on the mere assurance of the agent of the other fellow that it is all right. Just get down to good hard facts in this insurance business. In it, as in every other business, you must look after your own interests. Remember that the lark was not afraid that her nest would be disturbed until the farmer decided to cut his grain himself. The companies and the agents will be quite content to let your insurance rest just as it is, all right, of course, until you commence to investigate on your own behalf. When you find it all wrong, and then only when you insist and persist will they acknowledge that it can be improved; "but, of course, the companies never take advantage of those things."

One of the leading manufacturers of Toronto recently answered that statement just to the point: "If the companies do not intend to take advantage of those things (in this case the red ink variations) they will not object to having them cancelled; if they do object, they must intend to take advantage of them; at any rate I am not going to have them in my policies," and he got his way.

There is nothing in the insurance contract favorable to you that you will not expect to require of the company, then what must you reasonably expect of the company. Let your agent or broker understand that you look on the contract as meaning just what it says, and then that you insist it shall say just what it should say to afford you adequate protection.

The agent should always be treated as the agent of the company and never should be given power of attorney or other authority to bind you by applications or otherwise. You can get all the insurance you require without thus committing yourself. Be your own representative, sign nothing.

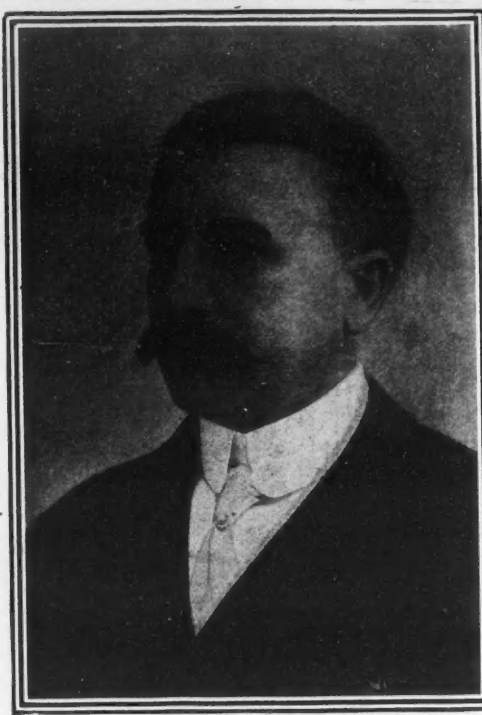
Present Copper Situation.

THE Ticker of New York has in a current issue a special article dealing with the copper situation which is applicable to Canada in that copper prices here follow the lead of United States figures. The conclusions of the compiler are of interest also to Canadians who, from time to time, are asked to invest in shares of new companies formed to mine this metal.

At current metal prices, says The Ticker, probably not more than two-thirds of the world's copper companies can produce at a profit; and indeed, ever since the autumn of 1907, the influx of new capital has been checked. There have, it is true, developed a large number of new producers of great importance. Nevertheless, the check to production was so effective that in 1910 the world's increase was only about 1.08 per cent. as compared with 13.4 per cent. the previous year.

In a word, the causes of the trouble were the high prices and consequent over-production, and the usual remedy, namely, low prices and consequent checking of production, has now been applied. In like manner, the high prices of 1872 resulted in a 24 per cent. increase in the production of the United States in 1873, and after the slump in prices, the rate of increase fell to 2.9 per cent. in 1875. The same experience was repeated in the eighties, and again in the nineties; and indeed, the history of the copper mining industry has been marked by constant repetitions of this same experience.

There is, in our opinion, no longer any reason to ex-



CHARLES W. MORSE.

Morse a few years since was a power in politics and a man of wealth in New York city. He caused the wreck of the National Bank of North America through misapplication of huge sums from its treasury. Morse was sentenced in 1910 to serve fifteen years in the Atlanta Penitentiary, and President Taft has just refused a pardon, although a petition signed by 10,000 names was laid before the President and powerful influence was focussed on him to secure clemency.

pect further heavy liquidation of either the copper metal or copper stocks; for the slump in prices and the checking of production have already resulted in such liquidation. At the high prices of 1907, the aggregate market value of all copper mining companies in the United States was approximately \$1,030,000,000; and these same companies, at the low prices of this year, were worth only about \$394,500,000, thus showing a shrinkage of \$635,500,000. Moreover, stock prices have remained around the low level so long that investors have adjusted themselves to this loss.

Incidentally, the dividend payments of the leading companies in the United States were reduced from \$49,400,000 in 1906 to \$19,228,000 in 1908. On account of the great extent and the thoroughness of the liquidation which has occurred, it is difficult to imagine any situation which could now bring about renewed liquidation on any large scale. The decline in copper stock prices since 1907 is already greater than any previous declines on record. In the depression of the eighties, the shrinkage was 58.87 per cent.; in that of the nineties, 37.01 per cent., and in 1903, following the attempted Amalgamated monopoly, the shrinkage was 61.47 per cent. Since 1907, however, the average price of twenty representative copper stocks has fallen 61.7 per cent.

National Drug Sells More Shares.

THE annual meeting of the shareholders of the National Drug and Chemical Co. was held recently. The financial statement for the last business year was the best so far presented to the shareholders. The most interesting reports were from the Na-Dru-Co. and proprietary departments of the business. The former was established only eighteen months ago, and the manner in which the drug trade and the general public have supported the products of this department, has decided the directors to spend large sums of money in still further advertising this important line of medicinal and toilet preparations.

In order to continue the development of this department, and to keep pace with the progress of the country by the opening of new branches, especially in the West, the directors have decided to dispose of 3,700 shares of the 7 per cent. cumulative preference stock of the company at par. A large proportion of these shares have been taken up by the directors.

Side Step the Margin Mining Broker.

IF you feel that you must buy mining stocks, buy only to the limit of your finances. In other words, avoid buying on margin. Dealing in mining shares is risky business at best, but when you put yourself in the position of becoming a borrower from the broker, then you multiply your risk by one hundred. Remember that the firm holding your marginal account may sell you out at the shortest possible notice, and as mining stocks are the most unstable of securities, varying as they do so largely in price from day to day, this is likely to occur to you at any time. Avoid the margin mining broker as you would the devil, and save money by so doing.

It is said that William E. Corey is behind a plan to build a mammoth steel plant at Blairsville, Pa., to rival the U.S. Steel Corporation.

Duluth-Superior gross earnings for April amounted to \$89,797, or 6.2 per cent. above last year.

What Leading Stocks Yield.

Emilius Jarvis & Co. give the dividend yields on some of the leading stocks and bonds as follows:—

STOCKS—	Price.	Rate.	%.	Yield.
Preferred—	about			about
B.C. Packers, "A"	90	7	7 3/4	
B.C. Packers, "B"	99	7	7 1/4	
Burt, F. N.	118 1/2	7	5 7/8	
Dominion Iron	105	7	6 1/2	
Dominion Coal	110	7	6 1/2	
Mackay	76	4	5 1/4	
Maple Leaf	98	7	7 1/4	
Penmans	84	6	7 1/4	
Rogers, W. A.	112	7	6 1/4	
Sawyer-Massey	89	7	7 3/4	
Common—				
Canadian General Electric Co.	108	7	6 1/4	
Canadian Pacific Railway	232 1/2	10	4 1/4	
Consumers Gas	95	10	5 1/4	
Dominion Steel Corporation	58	4	6 1/2	
Duluth Superior	82 1/2	6	6 1/4	
Mackay	90 1/2	5	5 1/2	
Sao Paulo	172 1/2	10	5 1/2	
Twin City	110	6	6 1/4	
Rio de Janeiro	109 1/2	5	4 1/4	
BONDS—				
Burns, P. & Co., Ltd.	*104	6	5 1/2	
Canada Car and Foundry	*104	6	5 1/2	
Canada Cement	*98	6	5 1/2	
Dominion Cannery	*100	6	6	
Dominion Steel	*95 1/2	5	5 1/4	
Dominion Coal	*97	5	5 1/4	
Electrical Development	*182 1/2	5	5 1/4	
Mexican Power	*184 1/2	5	5 1/4	
Mexico North Western Railway	*183 1/2	5	5 1/4	
Niagara, St. Catharines & Toronto Ry.	*100	5	5	
Penmans	*91 1/2	5	5 1/4	
Porto Rico Railway	*190	5	5 1/4	
Quebec Railway	*84 1/2	5	5 1/4	
Rio de Janeiro	*101 1/2	5	4 1/4	
Sao Paulo	*102	5	4 1/4	
Steel Company of Canada	*90 1/2	5	5 1/4	
Western Canada Flour Mills Co., Ltd.	*105	5	5 1/4	

*And interest. †Flat.

\$75,000 in Sureties Unpaid to Farmers Bank

Defalcations of Travers involve an interesting legal complication of great moment to shareholders

ALTHOUGH the Farmers Bank has been closed up and in liquidation for some six months now, the guaranty companies have not so far recouped the curator to the amount of their guarantee against defalcation in the case of the former general manager, W. R. Travers. The situation with reference to this matter is one of great interest, not only to bank shareholders, but to legal men and trust company officials who have to do with guaranty companies. A difference of opinion has developed between the curator and two guaranty companies as to what is due the bank from them, and there is some danger that in the end one or both companies may repudiate all or part of the indebtedness. Whether this occurs or not, the position at present is that G. T. Clarkson, the liquidator, claims that one surety company owes the Farmers Bank \$50,000 as the outcome of Travers' defalcations, while on the other hand, the company asserts that the utmost it can be held liable for is \$25,000. Even that sum has not yet been handed over, however, and it is said the liquidator and the company officials will meet soon to thresh the matter out. If it is not satisfactorily adjusted, it is believed the courts will be appealed to on behalf of the shareholders of the bank, who have already been called on for their double liability.

It appears that the United States Fidelity and Guaranty Company, which transacts a volume of business with Canadian institutions, wrote a general policy to the extent of some \$200,000 agreeing to indemnify the Farmers Bank against defalcation on the part of any of its officials to an amount specified against the name of each officer. In the case of W. R. Travers, this company wrote a bond for \$25,000 in the year 1909, and in the year 1910 they accepted another premium and renewed this bond. When G. T. Clarkson started to probe into the position of the bank after suspension, he bethought himself immediately of the question of sureties, and some days after he had entered the offices of the bank on Bay street, he sent a legal notification to the United States Fidelity and Guaranty Company making a claim for \$25,000 on the ground that Travers had defaulted to that extent, and more, during the tenure of the 1909 surety. Mr. Clarkson had only a day or so, it is said, to comply with the legal requirement which makes it compulsory to file a claim within a year at the outside after the occurrence of the loss. In addition to making this claim, Mr. Clarkson later on sent another application to the same company, calling upon them to pay \$25,000 more on account of a further defalcation committed by Travers in 1910, this being covered by the 1910 surety issued by the United States Fidelity and Guaranty Company.

The company immediately notified the liquidator that even if they were liable to the extent of \$25,000, that they could not be liable for \$50,000, as they set up that all they had agreed to do was to indemnify the bank to the extent of \$25,000, irrespective of the fact that they issued a new policy each year calling for the payment of the latter sum in event of loss. Mr. Clarkson has refused to settle for \$25,000, although it is said even that amount has not been tendered. He holds that the company is liable for the \$25,000 lost in 1909 and for \$25,000 lost in 1910. Unless some adjustment is soon arrived at, the case will be given to the courts. It is interesting to note that the company with which the Farmers Bank placed its bonding business is the same company which repudiated \$100,000 liability for the Quebec bridge disaster, on the ground that proof of loss was not filed within the statutory year after the collapse of the bridge.

In addition to the above, the Farmers Bank paid premiums to the Lloyds for a deficiency policy, the face of which was \$25,000. This policy was secured so that if, after collecting from the first company, there was still a deficit, the Lloyds Company would make it good to the extent of \$25,000 or any part of it. The latter company has not tendered its cheque for \$25,000 either, although claim has been made upon them. They claim they want more distinct proof of loss. The fact that the former general manager has been convicted and sent to the penitentiary for seven years is evidently not sufficient for a guaranty company in some cases. The outcome of the situation will be of the greatest moment to shareholders, for there is a matter of \$75,000 involved in this guaranty business, and the collection of such a sum would naturally lighten the heavy load that has been saddled on the shoulders of the bank shareholders.

Strike of Bank Clerks.

SO far the union principle has appeared to obtain little or no footing in the realm of practical banking. However, in New York a strike of bank clerks of the East side districts has just been settled after being protracted for four months. The clerks formed a union and demanded a 52-hour week and a 15 per cent. increase in wages besides a recognition of the union. They won the first two points, but the employers refused to agree to a "closed shop" in banking, pledging themselves, however, not to discriminate against union members.

C.N.R. net earnings increased during April nine per cent. over last year.



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PresidentW. T. WHITE,
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ASSETS UNDER ADMINISTRATION \$25,000,000

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Assets . . . 50,000,000Our ample resources, long experience and wide connections combine to provide an unexcelled banking service for business men.
Savings Accounts opened, interest added to balances half-yearly. Joint Accounts opened, the money in which may be withdrawn by either of two persons or the survivor.

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THE METROPOLITAN BANK

Capital Paid up . . . \$1,000,000.00
Reserve Fund . . . 1,250,000.00
Undivided Profits . . . 104,696.33

DIRECTORS:

S. J. MOORE, President. D. E. THOMSON, K.C., Vice-President.
Sir William Mortimer Clark, K.C. Thomas Bradshaw. John Firstbrook. James Byrie.

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Nine Branches in Toronto. Savings Bank Department at Each Branch. W. D. Ross, General Manager.

OUR WEEKLY FINANCIAL REVIEW

containing investment news, statistical
summary and general study of the

NEW YORK MARKET

WILL BE MAILED ON REQUEST

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Rise of the Bank Note Circulation

By H. M. P. ECKARDT

A FEW days ago notices appeared in the daily press passing the information that the new Franco-Canadian bank—La Banque Internationale—had deposited \$250,000 in the Bank of Montreal for credit of the Receiver General of Canada, in accordance with the terms of the Bank Act, as a preliminary step to the asking of permission to begin business. So it is presumed that the bank will shortly appear in the list of chartered institutions reporting monthly to the Department of Finance. It is said that the whole of the authorized capital—\$10,000,000—has been subscribed, the proportion taken in France being \$7,000,000 and that in Canada \$3,000,000. As yet the terms of the stock subscription have not been advertised, and the general public is not aware of the date on which it is expected that the \$10,000,000 of capital stock will be paid up. If it should be the case that the subscribed capital is all paid in

by September 30th, 1911, there would ensue a considerable addition to the potential bank note currency of the country, since each dollar of paid capital carries note-issuing rights of the same amount. So if the new bank has a paid up capital of \$10,000,000 by September 30th this year, it will then have the right to issue its own notes to serve as currency up to \$10,000,000.

So far in 1911 the general bank note circulation in the Dominion has been running from three to five million dollars higher than in 1910. The increase of paid-up capital has not kept pace with the increase in the note issues. Consequently the margin of available untaxed issue tends to decline. The following table shows the amount of notes in circulation, paid-up capital, and margin of untaxed issue for the past two years. The amount of the Sovereign Bank's capital, \$3,000,000, has been deducted from the total of capital:

	Capital paid.	Note circulation.	Margin of untaxed issue.
1911—April	\$97,648,717	\$83,647,983	\$14,000,734
March	97,441,842	83,938,753	13,503,089
February	97,451,997	79,927,785	17,524,212
January	97,243,974	77,110,971	20,133,003
1910—December	96,676,093	87,694,840	8,981,253
November	97,140,477	90,165,730	6,974,747
October	96,642,053	85,992,866	10,649,187
September	96,490,249	87,256,332	9,233,917
August	96,199,870	81,321,439	14,878,431
July	95,803,464	80,929,290	14,874,174
June	95,728,342	79,781,531	15,946,811
May	95,315,012	77,194,344	18,120,668
April	94,917,434	78,776,228	16,141,206
March	94,831,709	78,265,822	16,565,887
February	94,773,750	74,686,443	20,087,307
January	94,836,790	73,378,675	21,458,115
1909—December	94,806,617	81,335,732	13,470,885
November	95,046,270	86,390,876	8,655,394
October	94,842,330	89,633,549	5,208,781
September	94,596,901	79,207,441	15,389,460
August	94,540,424	71,847,558	22,692,866
July	94,487,871	71,096,905	23,390,966
June	94,436,424	70,170,491	24,265,933
May	94,334,478	68,593,229	25,741,249
April	94,149,529	67,266,664	26,882,865

Thus at the end of April, 1911, the margin of ordinary issue was \$14,000,734, as against \$16,141,206 in 1910 and \$26,882,865 in 1909. The actual expansion of the bank note circulation between April and October in 1910 was \$17,216,638, and in 1909, \$12,366,885. And it would appear practically certain that if there are not some large additions to the paid capitals between now and the fall, the note circulation would this year pass well above the limits of the capital.

However, as mentioned above, there is the coming of La Banque Internationale with its \$10,000,000 capital; also the Canadian Bank of Commerce is increasing capital to the extent of \$2,000,000; and as the banks are finding profitable employment for their funds other important capital increases may be announced during the year.

The borrowing classes are interested in the maintenance by the banks of an ample margin of ordinary issue. For although quite a number of the banks do not hesitate to have recourse to the excess issues taxable at 5 per cent, they do not make any profit on those issues and loans and discounts based upon the emission of taxed notes, do not appeal to the banks in the same manner that advances based upon ordinary issues appeal to them. It is interesting to note the shrinkage in the margin of ordinary issue power in the cases of some of the more important banks taking place in the past year:

Margin of ordinary issue available.

	April 30, 1910.	April 30, 1911.
Bank of Montreal	\$2,940,478	\$1,496,316
Canadian Bank of Commerce*	1,132,563	1,383,247
Royal Bank of Canada*	216,472	350,755
Merchants Bank of Canada	1,372,775	858,410
Dominion Bank	695,751	467,883
Imperial Bank of Canada	1,227,051	1,348,844
Bank of Nova Scotia	190,525	145,530
Bank of British North America	1,465,314	1,277,671
Bank of Toronto	960,530	735,730
Union Bank of Canada	295,613	788,982
Traders Bank of Canada	1,216,880	678,015
Molson's Bank	607,338	853,553
Bank of Ottawa	469,675	323,275
Bank of Hamilton	263,544	295,232
Standard Bank of Canada	196,778	121,473

*In April, 1911, the Commerce reports highest circulation \$9,983,000, or \$17,000 under the limit; the Royal reports highest circulation \$6,130,000, or \$70,000 under the limit. These banks apparently were forced to reduce their note issues.

†In excess of authorized amount.



HOW IT LOOKS TO THE FARMER (?).

This cartoon was recently published by Judge, the American comic weekly, which is a strong adherent of the Republican party, of which President Taft is the nominal head.

YEARS ago, the well-known French economist, Emile Levasseur, thoroughly examined the phenomena of the great rise in prices between 1847, just before gold was discovered in California, and 1856, when the world's annual gold output had increased to \$161,000,000, as against not much more than \$25,000,000 in the earlier year. He concluded that, of the intermediate rise in prices of natural products, about one-third resulted from war and scarcity and two-thirds from other causes—mainly the increased gold output.

The same veteran statistician has now again reviewed the more recent phenomena in the rising cost of living. While he takes account of the present increased price of agricultural products by reason of the year's deficient crops, he considers that the general rise in prices after 1908 is the result of the upward movement which has continued ever since 1890, with the temporary halt brought about by liquidation after the crisis of 1907.

M. Levasseur has made his investigations in the purchases of necessities by seventy French boarding schools. From 1905 to 1908 the rise was unbroken; then came the comparatively

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OF CANADA

Head Office: TORONTO

Record of Business as at 31st January, 1911

Resources	Liabilities
Gold, Silver and Government Notes	Capital paid up
Due by Banks	Reserve Fund
Government and other Bonds	and Profits
Loans on Call and Bills Discounted	Notes in Circulation
Government Deposit to secure Circulation	Deposits
Bank Premises	Due to Banks
Other Assets	Dividends
\$33,427,328.14	\$33,427,328.14

Dividends on Paid-up Capital—Twelve per cent. per annum.

Toronto, 31st January, 1911.

GEO. T. SCHOLFIELD,

General Manager.

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NORTHERN CROWN BANK

HEAD OFFICE—WINNIPEG.

DIVIDEND No. 9

Notice is hereby given that a dividend of two and one-half per cent. upon the paid-up capital stock of this institution has been declared for the half year ending June 30, 1911, being at the rate of five per cent. per annum, and that the same will be payable at its banking house in this city and at all its branches on and after the 3rd day of July next to shareholders of record of the 15th day of June, 1911.

By order of the Board,

Winnipeg, May 25, 1911.

ROBT. CAMPBELL,
General Manager.

G. T. JOHNSTON J. W. McCONNELL H. J. ALLISON JOHNSTON, McCONNELL & ALLISON

Bank of Ottawa Building, Montreal

We handle only High Class Bonds and Investment Securities, and upon application will be glad to submit particulars of the following:

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THE SPANISH RIVER PULP AND PAPER MILLS, LIMITED

PRICE 98 AND INTEREST

In 1910 the net earnings of the Company, after making provision for depreciation and bank interest, were sufficient to pay the bond interest 2½ TIMES OVER. Through the operation of a sinking fund of 3 per cent. per annum, commencing in 1912, the bonds are redeemable at 110 and accrued interest by annual drawings, or by purchase on the open market at a price not exceeding 110 and interest. Exclusive of its timber concessions in Ontario, which have an area of 6,000 square miles, the fixed assets of the Company, including plant, buildings, water power and development, have been appraised at \$2,489,684, nearly twice the amount of the bond issue.

Further particulars will be furnished upon request.

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DEALERS IN

BONDS AND DEBENTURES

222 St. James St.

Montreal

slight fall due to 1907. Extending his study to the whole course of the movement, he concludes:

"The rise coincides with the increase in production of precious metals. Without trying to make out a numerical relation between such production and the commercial value of money, I think the production may be counted as one of the causes which have influenced general business activity and the increase in the prices of commodities and labor."

Toronto reports to Bradstreet's say the volume of trade there continues very satisfactory. Wholesalers report an excellent demand for seasonable drygoods. Sorting orders are com-

ing in well and they are generally for fairly large parcels. In other lines trade is also good, reflecting the growth and expansion of the country generally. Retail trade has been quite brisk, and despite the late arrival of spring, it is evident the total turn-over of trade will be quite heavy. All drygoods are moving briskly, both in the city and outside, and the shipments of goods to the West continues heavy. Country trade is beginning to show increased activity. Seeding is now well over and later rains have had a very beneficial effect in all parts of the country.

Money talks, when the calamity howler gives it a chance.

The Hollinger to Use Sixty Stamps

Something Also About the Various "Domes" Promoters are Floating in Porcupine

(Written by Saturday Night's Commissioner at Porcupine)

THE baptism by fire experienced by a number of the companies conducting mining operations at Porcupine should serve as an object lesson to the public. The lesson also should be taken to heart by those in particular who are predisposed to regard a glowing prospectus or a hand sample of rock as first aids to a depleted pocket book and the certain precursor to profits from shares.

Unlike mining at Cobalt, where rich ore was extracted at outcrop—and purchase monies were unobtainable from individual shipments—the Porcupine country evidently calls for patience and capital to cover all contingencies. The gold fields are near enough for all practical and economic purposes. They promise to reward those prepared to expend large sums on development and upon plant. To those who are repeating their tactics in connection with Western Ontario gold areas, Larder Lake, and the Montreal River districts, and who would reap money by hook or by crook, the destruction wrought by the fire of a few days ago carries with it the admonition that Porcupine must stand or fall on its merits rather than be the medium of exchanging good money for bad script.

Had The Dome plant been wiped out its owners would have replaced it. They have a mine and the money and capable management—three essentials. Hollinger is the greatest sufferer, and will not attain to continuous production so soon as was confidently planned. Yet Hollinger is a mine with a technical control that bespeaks the soundest practice; and its owners are amply supplied with whatever funds any emergency may call for. Both The Dome and the Hollinger, therefore, are so situated, as to ore and credit, that they are unaffected by temporary reverses and unimpaired of ordinary vicissitudes common to all mining enterprises removed from facilities for preventing disaster. While The Dome in this instance escaped, the Hollinger directors have been prompt to bestir themselves for greater things, and it is announced that they will now have 60 stamps instead of 30 which, together with tube mills and other secondary features, will make of the company's mill one of the largest in Canada.

This will be accomplished without "going to the public." Hollinger directors will not "pass the hat." They have encountered a delay, but not a reverse—finding that they had rather underestimated their property they intend to more than double the capacity of their mill and to make it conform to the public estimate of the value of Hollinger shares.

Consequently, and viewed from the new programme of the Hollinger board, Porcupine has the confidence of its responsible mineowners. They have advanced far enough to comprehend the physical conditions of their properties and they have resolved to supply whatever science has made available. By comparison with attempts to distribute odds and ends of shares in all sorts of unworthy ventures—and notwithstanding the losses by fire—the Hollinger owners display a spirit which thieves promoters cannot appreciate, but which the public should consider before buying what may be worthless—and what is usually worthless—stock.

The "North Dome" is the latest appendix to "The Dome." Formerly it was the Feldon; more recently it was the Kirkgaard; now a firm of Curbsters designate it as the "North Dome," notwithstanding its distance from "The Dome" is calculated to disenchant those who rush for the shares. It was this property which Dr. Simon condemned. Then Mr. Kirkgaard took it over. He, or others acting for him, optioned it to London mining people who paid down \$10,000, a condition being that this amount would be refunded if the contemplated examination resulted in an adverse report. Not having an engineer of their own at the moment whom they could conveniently send to Porcupine, an arrangement was made whereby one of Mr. John Hays Hammond's aides made the examination. He advised against the purchase of the ground at the price stipulated—\$200,000—which will probably be taken as warranting a general distribution of paper at a discount.

One thing about the "North Dome" announcements is deserving of commendation. It is frankly stated that "the rock outcroppings are composed of slate conglomerate, dipping at about 40 degs. to the north, where the work is being carried on, which differs from the formation at The Dome in that the latter is Kewatin greenstone and schist." That confession, however inconclusive, disassociates the "North Dome" from The Dome. And why should the curbsters be permitted to hitch doubtful claims to The Dome? This makes the record of "Domes" as follows:

The Dome Extension—which has more than a fighting chance.



ANDREW CARNEGIE AS A GOLFER.
Caricature by E. W. Kemble in Harper's Weekly.

The Preston East Dome—which is extremely doubtful
The West Dome—which has a "rocky road" to travel
The Dome Lake—which is in the "Stoneham class."
The North Dome—which has been doubly condemned.
Next! !

ANOTHER exhibition of enterprise and confidence by Hollinger owners is their proffer during the week to the Ontario Government of the funds necessary for the completion of the Porcupine railway as far as the Campbell Veteran claim west of Pearl Lake. The perils of the Pearl Lake trail, its impossibility, and the recent bush fires, prompted the Hollinger owners to approach the Temiskaming and Northern Ontario Railway Commissioners. They ascertained that funds would be exhausted when the railway is at the contemplated terminus, consequently they arranged to advance all the money necessary to make the extension to beyond Pearl Lake. Now it is expected that the Hollinger district will have railway connection by mid-August. In the meantime, the damaged Hollinger plant will be overhauled, underground development will be pushed, the thirty stamps on the spot will be installed, and the sawmill will be restored. Another thirty stamps—making sixty in all—will be ordered for delivery shortly after the advent of the railway.

ALL the "assets" of the Porcupine Exploration Company have been "sold to H. H. Sutherland of Toronto," New York, Rawhide, the Maritime Provinces. As these "assets" are largely swampos, and Sutherland never "lingers longer" than is necessary, there should be a movement in his "explorations." He can float the Northwest-By-West-Three-Quarters-West Dome Company—that point on the compass being open in the matter of Domes. The ground may be tested in places with the lead—not "lead pipe"—such as is used in taking soundings.

WHEN Reinhardt gets all the claims he seems to crave, he will doubtless be known as the "Lemon King."

"THE Miracle" is the very latest company. It is such. The capital is a paltry \$100,000—and it will be a "miracle" if there is a mine.

HOW many martyrs will the Porcupine fox have to his credit if this sort of thing continues:

"Yesterday a 'wasa drill,' which is merely the insertion of a half-inch tube within a two-inch tube, and then the forcing of water into the half-inch one, which in turn forces the earth up through the two-inch tubing, was started on the Babayan claim adjoining the west boundary line of the Porcupine City townsite holdings, to determine if the rise in the ground at that point carried the ridge which is supposed to exist on Bannerman Point, and also if the rock came up from underneath as indicated by the rise in the land."

In this strain the fox emphasizes the fact that 50 feet of overburden exists on a bit of Babayan ground. How valuable the soil is the fox does not aver. It makes excellent mud when provoked. Fox has not made it clear that the mud "carries the ridge" or whether the ridge was dissolved in the mud. Nor is he lucid on the point about the rock that "came up from underneath." Porcupine has evolved some extraordinary phases, but to intimate that the rock did not "come up from underneath" is a cruel blow at Babayan. The 50 feet of overburden indicates that the rock did not come up far enough. It may be, in the event of a flotation, this overburden will have its distinct advantages in that the absence of economic minerals can not be detected.

How Hawthorne's Mines Look To-day

ASK your co-operation in one of the greatest enterprises ever undertaken in Ontario, the like of which I am confident has never before been brought to your attention. It has to do with mining—but not with the kind of mining which you have been accustomed to hear."

That is how Julian Hawthorne, or possibly his advertising agency litterateur starts out the yellow prospectus of the Hawthorne Silver and Iron Mines a year or two ago. A mining man who has just returned to these parts was curious enough to stop over and inspect one or two of the properties owned by this company. He says that the 840 acres known as the Temagami-Cobalt property has been abandoned. Hawthorne's miners sank two shafts, one 145 feet and the other 95 feet. The deeper shaft was sunk on a galena vein, which apparently was the only prospect they had. There were surface indications of cobalt and cobalt bloom which afterwards pinched out. The timbering of the deeper shaft looked as if it were put up by a railway navy. It was so defective that a mine inspector ordered it closed down.

Hawthorne spoke glowing of his Temagami-Lorrain property of some 700 acres. He stated there was \$1,000,000 of gold ore there available ready to treat. The recent visitor to this claim says that a shaft was sunk, but the only thing of value found was a surface indication of gold which proved to be a pocket, with no intimation or intention of ever blossoming into a vein. No free gold or free silver was discovered at all, and a watchman is in possession now seeing that no one steals the idle machinery. When any sure enough miners have nothing else to do, they gather around the Temagami-Lorrain shaft and have a good laugh. It was sunk on what was supposed to be a vein, but instead of being nine feet wide, which would give five and a half feet on each side of the vein, Hawthorne's miners cut it nine feet across straight away from the vein. This method gave the miners some four or five feet of heavy rock-drilling to do all the way down, which was expensive and unnecessary.

"I did not go into the Shiningtree district, where the company owns many thousands of acres, but from the talk I heard Hawthorne hasn't got a thing up there. SATURDAY NIGHT'S idea that Hawthorne bought up large sections of poorly mineralized lands on which to float a stock-selling scheme is the right one, so far as I can see," says the observer.

According to a report made by the United States Geological Survey, the production of copper in 1909 by smelters for copper-bearing materials from the United States was 1,092,951.624 pounds, valued at \$142,083,711, as compared with 942,570,721 pounds in 1908, valued at \$124,419,335. It was said that the production in 1909 was the largest in the history of the industry, exceeding the production of 1908 by 150,380,903 pounds, or 15.95 per cent.

The list of contributors to pay the double liability call on Farmers Bank shares has been made up by the curator, and the call will soon be made. Many of the shareholders plan to resist payment through the courts. In addition to paying double liability, the curator holds that those who received dividends should return them also, as they were not earned by the bank.

Bought Your Western Real Estate Yet?

If not, read the letter hereunder.

Edmonton, Alta., May 16th, 1911.

Editor Toronto Saturday Night.

The writer, being from Ontario, and having taken a trip through the western country and having personal knowledge of the condition of certain affairs, considers that it is high time that some advice be given to people of the Eastern provinces, and especially Ontario. Of course, it has often been said that a fool is born every minute, but if you were to see some of the town sites that some of them have purchased at exorbitant prices you would think that they had not died in equal proportions with the wise. There are real estate firms advertising in all the prominent papers and selling very large proportions of their holdings to people who know nothing of the proposition, but when the facts are known the property is away out in the country, several miles away from the town or city that they suppose they have purchased in, or, on the other hand, the lots may be on a mountain side or in a muskeg. One man purchased a lot near one of these western towns last summer, and during last winter he took a carload of lumber out and had it placed on the lot. And to-day he will give it to any person who can get to it and take it away, for horses would mire in the muskeg, and there is too much moss and muck to get to the place in a boat.

There should be one warning given to all the Eastern people, and that is that they should not buy without first finding out the location and having it looked up by responsible parties. Even in Edmonton there are wildcat deals going on where a man can buy a farm for about \$50 per acre and go to Ontario and sell lots for from \$200 to \$300 each. And make the statement that it is residential property, close to city limits, also show proposed car lines, etc., when as a matter of fact it will be at a corner where there is a small, one-roomed school probably from six to eight miles from the city post-office in Edmonton. In the opinion of the writer, the man who buys deserves to get beaten, for if a neighbor wanted to sell him a table for \$2 he would want to see it, and think he was asking too much for it by at least 25c, but let some slick gent come along and he will put his hand in his pockets and take out anywhere from \$200 to \$2,000 or more, and he goes away, and all the consolation the Ontario man has got is that he can say, "Well, I am not the only one, for my friend did the same!"

ONLOOKER.

A New Link in the Pan-American R.R.

THE dream of one generation becomes a reality for the next. When James G. Blaine talked of a Pan-American railroad, which should unite New York and Puget Sound with Buenos Aires and Santiago, his words were little more than the prophetic vision of a far-seeing mind. To-day his dream is approaching the stage of a sober and practical reality.

On June 30, 1908, the last spike was driven in the section of the Pan-American which connects the cities of Mexico and Vera Cruz with the northern bank of the Rio Suchiate, on the Guatemalan frontier, at the extreme southern point of Mexico, and only a few miles from the Pacific Ocean.

The Guatemala Central Railroad (including the Occidental, in which it owns a controlling interest), has already pushed its rails within a short distance of the same point and the connecting link is under construction. This will take the traveller all-rail to the city of Guatemala and its Pacific port, San Jose. That the gaps will soon be filled to the southward as far as Panama cannot be doubted. The necessary links are already projected and under consideration.

In the meantime another line, the Guatemala Railway, was at length completed in 1908 from Guatemala City to the Atlantic, making a short and direct route from ocean to ocean, although it runs through a mountainous country and has steep grades. By this road and steamer across the Gulf, Guatemala is only three or four days from New Orleans and five or six from New York.

If we in the United States are indifferent to this enterprise, the Central Americans are not. The following rosy forecast is clipped from a Guatemalan publication. The author had a few little difficulties with English, but his heart is evidently in the right place.

"Three and a half or four days by rail to Mexico; seven to New York or Washington. Distances almost disappear! And when, at the end of a few years, Yankee energy and capital finish this colossal work of the Pan-American Railway, spanning the 7,000 miles that are calculated from New York to Buenos Aires—the people of one part of the Continent will pass to and fro to the other part, and their route will be through Central America and Guatemala; then the practical and progressive spirit of the country of Monroe will spread to the pampas of Ar-

gentina, and in its turn the noble and inspired spirit of the nations created by Bolivar and San Martin will implant its ideals in the Capitol of Washington, the one influence counter-balancing the other, and producing from this commingling a true and genuine Pan-Americanism. On leaving this capital the traveller will be able to journey in Pullman car to the north or to the south; to New York in seven days, or to Buenos Ayres in fourteen."

The average American citizen probably knows less about Guatemala, now only four to six days away, than he does about Thibet. Our lofty ignorance about our Southern neighbors is really absurd.

Guatemala is about the size of the State of New York, and is far the most important of the Central American States. In fact its population is about equal to that of all the other States combined. It is a mountainous country and has numerous large rivers and lakes. Altitude varies from nothing at the coasts to over 10,000 feet above sea level at points in the interior. This gives the country every variety of climate and products. On the lower lands are grown coffee, sugar cane, cocoa, cotton, bananas, rubber, tobacco, etc., while at a higher elevation flourish apples, strawberries, peaches, wheat and other products of the temperate zone.

The beauty of the scenery is not excelled in any part of North America, and immigrants soon become warmly attached to the country. It is a region of beautiful flowers; 400 different specimens of the orchid alone are said to have been classified. Its virgin forests contain 240 different kinds of timber adapted to the use of the builder or cabinet maker, and its mountains are replete with undeveloped mineral wealth, with numerous mines in operation. Occasional volcanic eruptions on the Pacific side have hindered development.

There are thirteen cities having more than 10,000 inhabitants each. Guatemala, the capital, has about 100,000 people and is 5,000 feet above sea level. The next largest is Totonicapam, with 25,000 inhabitants and over 8,000 feet altitude.

Imports from the United States are nearly equal to those from all other countries combined, but more than half the exports are to Germany—chiefly a superior grade of coffee.

In Guatemala City one finds a high state of civilization—telephones, telegraph, street cars, automobiles, parks, and many beautiful buildings.

The first railroad was opened in 1880, from San Jose, on the Pacific, to the city of Guatemala, a steady climb of 5,000 feet in 70 miles. The maximum grade is 3.6 per cent. This is now a part of the Guatemala Central R.R. This road and the Occidental, which it controls, hold about 275,000 acres of land in the northern part of the republic, a large part of which is mahogany forest.

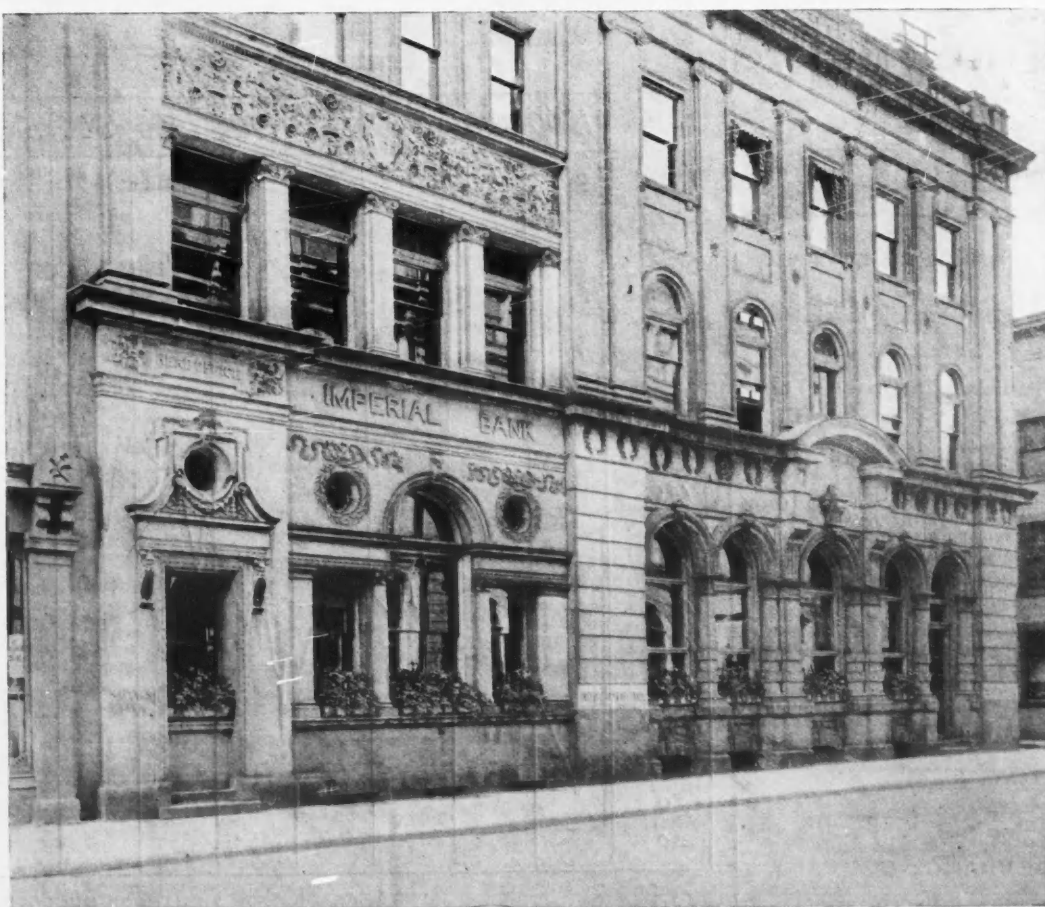
The time table of the Central is amusing—4 hours from Guatemala City to Santa Maria, 54 miles distant, and 6 hours and 20 minutes back! A hard climb, evidently.

It looks as though Southern Pacific would be the American road likely to benefit most from this approaching completion of rail connections to Panama. The genius of E. H. Harriman saw a splendid opportunity on the Pacific coast of Mexico, and the Southern Pacific's Mexican lines are already well along toward the operating stage. This will give a direct line from California to Mexico City. The Kansas City, Mexico & Orient will furnish a direct connection from Topolabampo to Kansas City, crossing the Southern Pacific.

It is clear that our relations with the countries to the south of us are approaching a new stage. The number of Americans who are yearly finding occupation and prosperity in Mexico and Central America is rapidly increasing and the flow of Yankee capital into those countries will grow greater from year to year. The wide-awake investor will, in future, find many opportunities to the southward.—The Ticker.

A statement issued by the United States Treasury Department gives the present per capita circulation of money, basing the figures upon an estimated population on May 1, 1911, of 93,705,000, as \$34.55. On the date named there was a general stock of money amounting to \$3,546,574,337, which included \$308,936,220 held in the treasury and \$3,237,638,117 in circulation.

Russell Motor Car securities are now listed in Toronto. \$800,000 preferred stock and \$800,000 common. The common was wanted on the first day at 90¢, and the preferred closed at 103 asked, 102½ bid.



HEAD OFFICE, IMPERIAL BANK OF CANADA, WELLINGTON STREET EAST, TORONTO.

The net profits of the Imperial Bank, after usual allowances were made, amounted to the sum of \$841,690.18 on the business done for the year ending April 30, 1911. For the last three months of its fiscal year, the bank paid dividends at the rate of 12 per cent., which, with dividend payments at the rate of 11 per cent. for the other three-quarters of the year, made \$625,427.58 thus expended. Over \$70,000 was credited to bank premises and furniture account, and profit and loss account was increased by \$136,990.43. The reserve fund now standing at \$5,769,559.25 equals the paid-up capital. The profits for the year were at the rate of over 15 per cent. on the paid-up capital as against 14.05 the previous year, and the directors felt justified in increasing the dividend 12 per cent. A full report of proceedings of the thirty-sixth annual meeting will be found elsewhere.

CUNARD LINE**Canadian London Passenger Service.**

From Southampton. From Montreal.
May 23. T.S.S. ASCANIA (new) June 9
June 13. ALBANIA July 1
June 27. ANSONIA July 15
Passage rates: Cabin (called Second),
\$42.50 and upwards. Third class, British
East, \$29.00; prepaid, West, \$28.75.

THE T.S.S. "ASCANIA" (NEW)
(Under charter to British Admiralty for
the Spithead Review.)
IS THE

CORONATION STEAMER

Sailing from Montreal for London June 9th.
Full particulars on application to
THE ROBERT REFORM CO., Limited,
Montreal, Quebec, Toronto, St. John.
N.B., Portland, Me., Winnipeg, Man.,
and all Cunard Line Agents.

DONALDSON LINE**GLASGOW PASSENGER and FREIGHT SERVICE**

From Glasgow. From Montreal.
May 20. CASSANDRA June 3
May 27. ATHENIA June 10
June 3. SATURNIA June 17
June 17. CASSANDRA June 24
*Steamers fitted with Refrigerators.
Passage Rates: Cabin (called Second),
\$45.00 upwards. Third Class, Eastbound,
\$29.00; Westbound, \$30.00.
THE ROBERT REFORM CO., Limited,
AGENTS.

AMERICAN LINE

N. Y. - Plymouth - Cherbourg - Southampton.
Philadelphia May 13 | St. Louis May 20
New York May 6 | St. Paul May 27
Atlantic Transport Line
New York - London Direct
Minneapolis May 6 | Minneapolis May 20
Minneapolis May 13 | Minneapolis May 27

RED STAR LINE

London - Paris via Dover - Antwerp.
Finland May 6 | Lapland May 20
Kronland May 13 | Vardö May 27

WHITE STAR LINE

New York - Queenstown - Liverpool.
Baltic May 6 | Arabic May 20
Celtic May 13 | Cedric May 27
N. Y. - Plymouth - Cherbourg - Southampton.
Majestic May 10 | Oceanic May 24
Adriatic May 17 | Adriatic June 12

WHITE STAR-DOMINION LINE

Portland - Liverpool.
Dominion May 6 | Canada May 13
MONTREAL-QUEBEC-LIVERPOOL
Dominion May 6 | Laurentide May 13

NEW YORK-BOONE

To the MEDITERRANEAN
The Assos, Madeira, Gibraltar, Algiers, Naples,
Genoa.
Cretic May 10 | Canopic May 20
H. G. THORLEY, Passenger Agent
41 King St. East, Toronto

GRAND TRUNK RAILWAY SYSTEM**Boston**

9 a.m. Daily
Through Parlor,
Library Car and
Dining Car to
Montreal and
sleeper to Bos-
ton.

Chicago

3 Trains Daily
8 a.m., 4.40
p.m., 11 p.m.
Only Double
Track Line

New York

3 Trains Daily
9 a.m., 4.32
p.m., and 6.10
p.m.
Only Double
Track Line

Montreal

4 Trains Daily
7.15 and 9 a.m.,
8.30 and 10.30
p.m.
Only Double
Track Line

Summer Time Table**OF THE INTERCOLONIAL RAILWAY****TAKES EFFECT****JUNE 4th****Canada's Summer Train****THE "OCEAN LIMITED"**

Will leave Montreal 7.30 p.m. daily,
except Saturday, for Quebec, Lower
St. Lawrence Resorts, Moncton, St.
John, Halifax, the Sydney.

DIRECT CONNECTION FOR
PRINCE EDWARD ISLAND.

"Maritime Express" will leave at
8.15 a.m. daily for Quebec, Campbell-
ton; daily except Saturday for St.
John and Halifax.

Grand Trunk Expresses from To-
ronto make direct connection at Bon-
aventure Union Depot, Montreal.

WESTERN ASSURANCE COMPANY

Head Office, Toronto

Established 1881

Assets, \$3,267,082.55

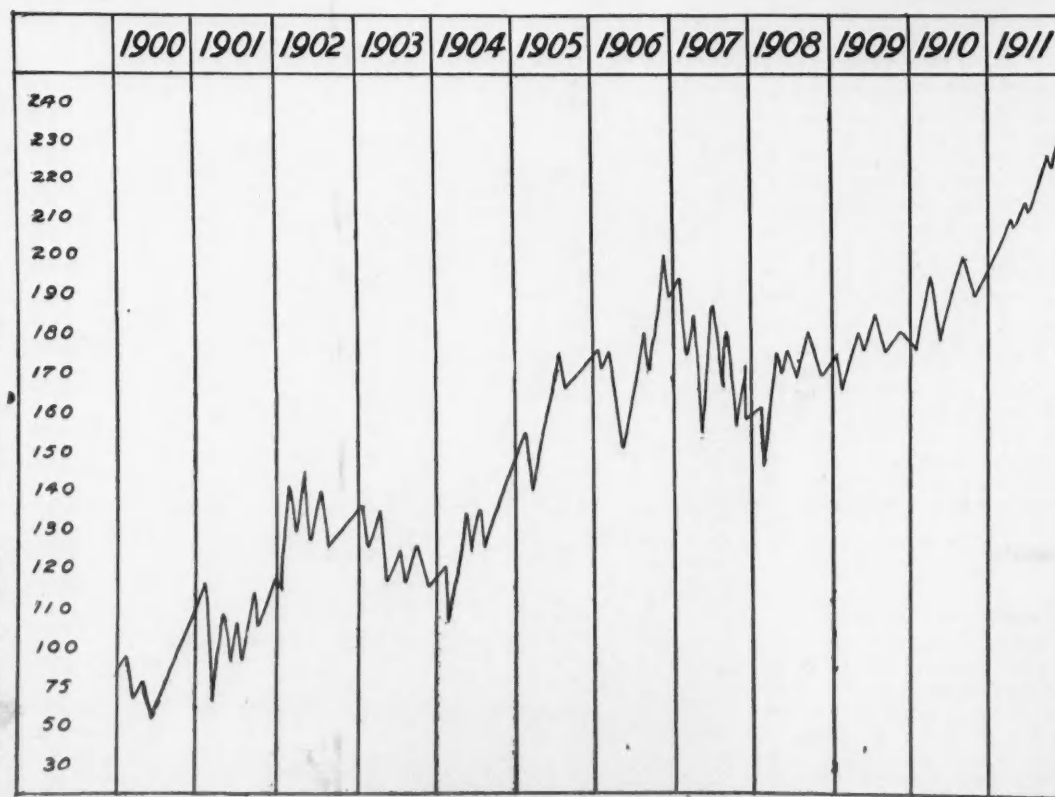
Fire and Marine



Par Value	Outstanding Common Stock	Outstanding Preferred	Bonds and Debentures	Res. Funds Profit and Loss	STOCK	Range for twelve months, 1910.	High	Low	Ask	Bid
100	180,000,000	55,616,666	176,333,583	2,344,539	Transportation	202	Nov.	177	Jan.	240%
100	12,500,000	1,500,000	24,903,000	625,518	Canadian Pac. Ry.	70	Dec.	40%	July	72%
100	3,500,000	1,500,000	2,890,000	518,948	Dul. Sup. Trac. Co., com.	137	Oct.	64%	July	82%
100	1,400,000	600,000	1,460,427	2,495,813	Halifax Electric	137	Dec.	117	July	150
100	7,594,500	4,652,600	24,956,813	2,495,813	Illinois Trac., pref.	93%	Jan.	88%	Nov.	93%
100	15,000,000	3,073,400	15,087,500	2,495,813	Mex. N. W. Ry.	59%	Mar.	46%	July	50
100	11,487,400	15,087,500	61,674,000	2,495,813	Minn. St. P. & S.S.M.	145%	Mar.	114	July	139
100	20,822,000	10,416,000	10,338,025	2,495,813	Montréal Street	254%	Mar.	213%	July	224%
100	10,000,000	4,421,863	2,988,712	2,495,813	Northern Nav.	40	Aug.	33%	July	45
100	1,000,000	1,000,000	1,000,000	2,495,813	Northern Ohio Trac.	95	Jan.	77	July	112%
100	8,000,000	500,000	2,941,500	2,495,813	Porto Rico Ry. Co. com.	64	Sept.	34%	Jan.	64
100	3,500,000	1,500,000	1,500,000	2,495,813	Que. R.L. & P. Co. com.	119	Jan.	90	Dec.	101
100	3,132,000	1,500,000	1,500,000	2,495,813	Richelleu & Ontario	95	Jan.	77	July	112%
100	37,500,000	40,336,326	1,707,936	2,495,813	Rio de Janeiro	105	Oct.	87%	July	111%
100	860,000	1,500,000	1,500,000	2,495,813	St. L. & Chi. S.N. Co.	119	Jan.	90	Dec.	101
100	10,000,000	1,500,000	1,500,000	2,495,813	Sao Paulo T.L. & P. Co.	153	Sept.	135	July	174%
100	13,875,000	1,500,000	1,500,000	2,495,813	Teledo Ry.	15%	Jan.	7%	Oct.	8
100	8,000,000	1,500,000	1,500,000	2,495,813	Toronto Ry.	129%	Jan.	110%	July	134%
100	20,100,000	3,000,000	19,503,000	2,495,813	Twin City, com.	117	Jan.	103	July	110
100	6,000,000	1,500,000	1,500,000	2,495,813	Winnipeg Electric	199%	Sept.	178	July	240
100	12,500,000	1,500,000	1,500,000	2,495,813	Telegraph, Light & P.	148	Mar.	141	Sept.	147%
100	4,000,000	1,500,000	1,500,000	2,495,813	Bel Telephone	207	Mar.	198	July	195
100	41,380,400	50,000,000	50,000,000	2,495,813	Consumers Gas	97%	Oct.	78%	July	90%
100	41,380,400	50,000,000	50,000,000	2,495,813	Mackay, com.	78	Jan.	67%	Aug.	76
100	13,585,000	2,400,000	20,000,000	2,495,813	Mackay, pref.	89%	Oct.	66	Jan.	67
100	13,585,000	2,400,000	20,000,000	2,495,813	Do. pref.	108%	Dec.	88%	July	88%
100	17,000,000	1,500,000	1,500,000	2,495,813	Montreal Power	161%	Sept.	109	Jan.	149
100	1,500,000	1,500,000	1,500,000	2,495,813	Ottawa Ry. & P. Co.	111%	Sept.	82	July	118%
100	8,500,000	1,500,000	1,500,000	2,495,813	Shaw, W. & P. Co.	123%	Nov.	109	Sept.	135
100	4,000,000	1,500,000	1,500,000	2,495,813	Toronto El. Light	123%	Nov.	109	Sept.	135

Par Value	Capital Stock	Reserve Fund	Profit and Loss	STOCK	Range for twelve months, 1910.	High	Low	Ask	Bid
243	4,866,666	2,530,666	294,944	Banks	151	April	145	July	210
50	10,000,000	7,000,000	130,204	British North America	215%	April	196	Jan.	214
100	4,000,000	5,000,000	416,038	Commerce	215%	April	196	Jan.	214
100	3,000,000	2,250,000	145,038	Dominion	168%	Dec.	160	Feb.	173
100	2,800,000	3,000,000	120,810	Eastern Townships	208	Feb.	196	Sept.	201%
100	2,500,000	2,500,000	15,041	Hamilton	157	Feb.	145	Sept.	150
100	5,597,641	5,597,641	696,135	Hochelega	240	Mar.	219	Dec.	228%
100	6,000,000	4,900,000	99,297	Imperial	187%	Aug.	171	Jan.	195
100	1,000,000	1,000,000	1,000,000	Merchants	215	April	204	July	207
100	4,000,000	4,400,000	115,185	Metropolitan	259%	Jan.	242	Aug.	254
100	14,400,000	12,000,000	961,789	National	273%	June	268	Nov.	273
100	2,000,000	1,200,000	26,014	Nova Scotia	285%	April	270	Aug.	272
100	774,300	1,200,000	26,014	Ottawa	217%	Jan.	206	Jan.	206
100	3,000,000	5,500,000	44,865	New Brunswick	224%	Nov.	212	Nov.	212
100	3,500,000	3,900,000	117,938	Royal	245	Oct.	224%	Jan.	239%
100	2,500,000	2,500,000	54,074	Standard	224%	Jan.	214	Nov.	226
100	6,200,000	6,800,000	228,393	Toronto	147	Mar.	141	Sept.	147%
100	4,000,000	2,400,000	102,443	Traders	150	Dec.	139%	Jan.	148
100	4,354,600	2,200,000	28,676	Union	150	Dec.	139%	Jan.	148

Par Value	Outstanding Common Stock	Outstanding Preferred	Bonds and Debentures	Res. Funds Profit and Loss	STOCK	Range for twelve months, 1910.	High	Low	Ask	Bid
100	8,125,000	1,875,000	7,500,000	110,137	Industrial and	35	Feb.	9	Sept.	9
100	8,125,000	1,875,000	7,500,000	110,137	Amal. Asbes. Corp. com.	98	Feb.	50	Sept.	50
100	3,000,000	1,000,000	818,000	110,137	Do. pref.	294%	June	15	Nov.	15
100	3,000,000	1,000,000	818,000	110,137	Black L. Cons. Asb. com.	96	Nov.	53	Jan.	116
100	750,000	750,000	47,000	110,137	F. N. Burt Co. com.	107%	Dec.	94	Jan.	120
100	750,000	750,000	47,000	110,137	Do. pref.	104	Dec.	94	Jan.	120
100	3,500,000	5,000,000	3,500,000	110,137	Do. pref.	104	Dec.	94	Jan.	120
100	13,500,000	10,500,000	5,000,000	110,137	Can. Cement, com.	25	April	15	July	23%
100	13,500,000	10,500,000	5,000,000	110,137	Do. pref.	70%	April	70%	July	83%
100	6,000,000	10,500,000	14,407,048	110,137	Can. Car & F. com.	65	April	60	Sept.	69
100	2,794,836	1,959,485	2,441,300	110,137	Can. Con. Rub. com.	102%	Jan.	90	Sept.	98
100	2,794,836	1,959,485	2,441,300	110,137	Do. pref.	119%	Jan.	100	Aug.	102
100	2,794,836	1,959,485	2,441,300	110,137	City Dairy, com.	40%	Aug.	29%	Jan.	40
100	2,794,836	1,959,485	2,441,300	110,137	Do. pref.	73	Nov.	71	Nov.	73
100	2,794,836	1,959,485	2,441,300	110,137	Can. Gen. Elec. com.	120	Feb.	104	Dec.	107%
100	2,794,836	1,959,485	2,441,300	110,137	Canada Perm.	27	May	50%	July	58%
100	2,794,836	1,959,485	2,441,300	110,137	Do. pref.	100%	Sept.	96%	April	99
100	2,794,836	1,959,485	2,441,300	110,137	Crown Reserve	4.10	Jan.	3.25	July	3.25
100	2,794,836	1,959,485	2,441,300	110,137	Dom. Steel & C. Corp.	67	May	50%	July	58%
100	2,794,836	1,959,485	2,441,300	110,137	Do. pref.	75	April	69%	Dec.	71
100	2,794,836	1,959,485	2,441,300	110,137	Lake Superior Corp.	110	Jan.	97	Nov.	103
100	2,794,836	1,959,485	2,441,300	110,137	Do. pref.	110	Jan.	97	Nov.	103
100	2,794,836	1,959,485	2,441,300	110,137	La Rose Cons. M. Co.	5.02	Oct.	8.30	July	4.39
100	2,794,836	1,959,485	2,441,300	110,137	Laurentide, com.	170	Dec.	128	Feb.	222
100	2,794,836	1,959,485	2,441,300	110,137	Do. pref.	165	Nov.	130	Feb.	222
100	2,794,836	1,959,485	2,441,300	110,137	Maple Leaf Mill. com.	57%	Aug.	40	July	52%
100	2,794,836	1,959,485	2,441,300	110,137	Do. pref.	88%	Sept.	88%	July	98%
100	2,794,836	1,959,485	2,441,300	110,137	Montreal Steel	165	Dec.	96%	Jan.	164

**No. 5—Canadian Pacific Railway****IS C.P.R. HEADED FOR THE THREE HUNDRED MARK?**

Some financial writers aver that Canadian Pacific shares will be quoted at 300 within six months or less. A year ago C.P.R. was quoted at around 180, at which point numerous investors in Canada, feeling that the high point might be reached, sold out at a good profit. Since then this stock has steadily risen, until this week it was quoted in Toronto at 240 1/2. The chart line above shows how C.P.R. has scored at easy advances year by year for the last twelve years. Recently in London, Eng., Sir Charles Tupper attended a meeting of the Society of Arts, at which F. Williams Taylor, manager of the Bank of Montreal in London, gave an address on Canadian banking. On that occasion Sir Charles Tupper referred to the early days of the C.P.R., and stated that on his proposal to loan \$50,000,000 to the C.P.R., Mr. Blake opposed it bitterly, saying "they would never see a dollar back." "Little did he dream," continued Sir Charles, "that I would live to see \$100 Canadian Pacific Railway stock stand at \$240 1/2!"

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VI.—HOLY BLOSSOM SYNAGOGUE.

"KEEP your hat on."

That's what they all told me, when I intimated that I was thinking of spending last Saturday morning under the influence of Moses and the Prophets. It was surely odd. Men who had never been in a synagogue in their lives, and wouldn't know the Pentateuch from a book of etiquette—all of them seemed to be familiar with this rule concerning one's hat. And their tone intimated that if I were to forget and take it off, whether through habit or the hotness of my head, the consequences would be too dire for words.

Thus equipped for an intelligent study of Hebrew ceremonial, I betook myself to the Holy Blossom Synagogue. Service was to begin at a quarter past ten, and I think I got there in time. I say I think I did, because I don't know enough about it to say just when the service really begins. I got there early, anyway; though I spent a few minutes on the opposite side of Bond street admiring the exterior of the building. In a former article in this series, I made plain my ignorance of architecture, whether Norman-Gothic or Semitic. I will therefore resist the temptation to enter into a technical account of the Holy Blossom Synagogue, and will state in simple terms for the benefit of the people who are as ignorant as I am, that I was very much impressed by its appearance. The lines of the front—should I say, facade?—are simple and dignified. And the two Oriental cupolas give it the proper Eastern effect. That sort of cupola which looks like a plum-pudding running up into a spike, always brings me visions of hot sands and glaring sunshine and picturesque pirates in turbans and burnouses. So I stood across the street for about five minutes and let the cupolas soak into me.

When I crossed over to the main entrance, I found myself before half a dozen doors. I didn't know which to take. Just then a kindly looking old man with a particularly woolly grey beard stopped at the door and proceeded to tie the lace of an unusually large boot. Something in his face made me think he would know all about the way in; so I asked him.

"Go up the stairs to the right," he directed me, "and go in by one of the red doors on the first landing. The next floor up is for the ladies."

I started creakingly up the stairs, and was about half-way up, when I heard him call after me. I stopped and looked back. He poked his head in the door and warned me in a stage-whisper, "Keep your hat on!"

And yet in spite of all the warnings, I almost took it off when I got in the door. It is astonishing how one's instincts will act in spite of one. As soon as I saw the line of pews my hand immediately went up to the brim of my last year's straw, and I was on the point of committing the unpardonable offence. But the sight of about twenty men sitting around with their hats on brought me to. So I left my hat where it was and took my hand down in a hurry. Then feeling that I looked as much like one of the congregation as could be expected of a man who traces his ancestry in an unbroken line to the ancient kings of County Cork, I took the nearest seat.

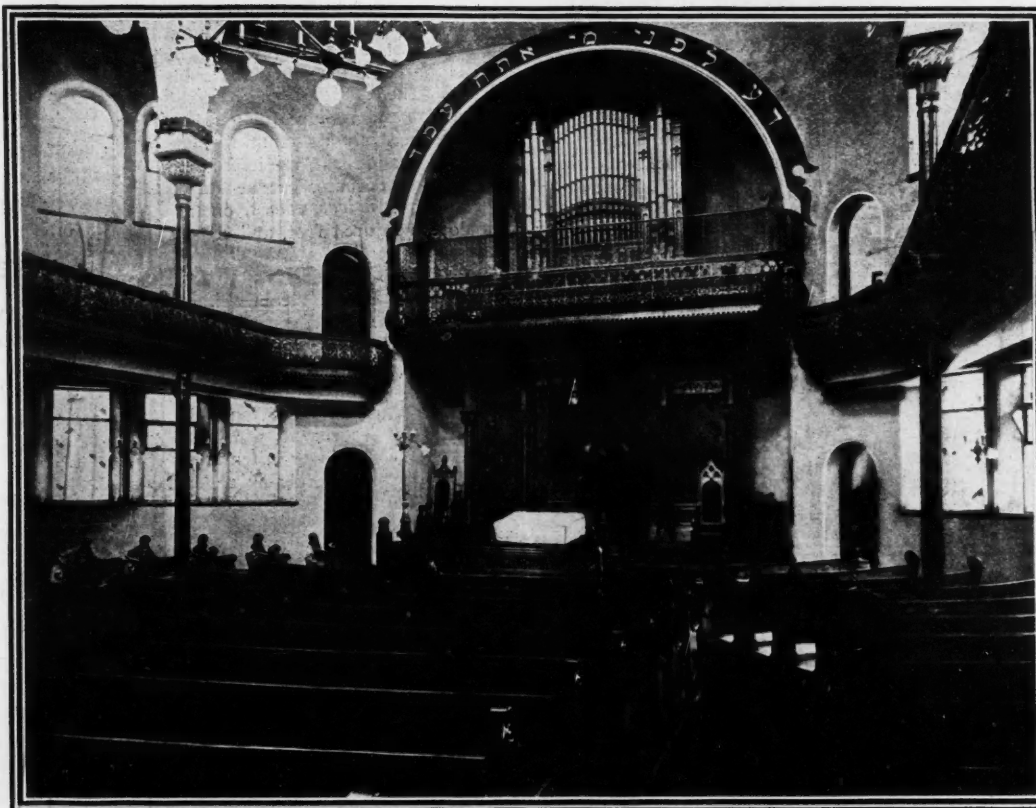
There are no ushers in Holy Blossom Synagogue. Nor does there seem to be any need of them. When I got in, there were about twenty men stationed here and there about the ground floor. Upstairs I could see one old woman. Later on others drifted slowly in, but at no time were there more than about thirty men. But they made up in interest for the spectator what they lacked in numbers. Old men they were mostly, of a very striking Hebrew type. One little bent old man especially I remember, feeble, and grey-bearded, but with a face that might have served as model for a picture of one of the ancient prophets. But there were also three or four younger men present, alert, keen-looking business men, with scarcely a trace of their Jewish descent.

In spite of the smallness of the congregation, the effect was striking, on account of a sort of robe or stole that

they wore. In some cases it seemed to be a loose mantle, falling over the shoulders and down the back. This was the way the older men seemed to favor. But the younger men seemed to prefer a folded scarf or stole, which went around their necks and fell down straight in front. The mantles and stoles were of various shades of khaki color, with a few stripes at the bottom. As men came in, they would reach down under the seat in front of them, and pull either a mantle or a stole out of a sort of drawer there. There were a couple of drawers under the seat in front of me, and the end of a mantle was sticking out of one of them. But I felt that visitors were not expected to enter into the spirit of the ceremony to quite that extent. So I forebore.

When I came in the members of the congregation were talking to one another in the most animated fashion. And when one gentleman talks to another gentleman half way across a church he has to speak fairly loud. They all did. But I was not able to follow the remarks very closely, as they were in Hebrew—and my knowledge of Hebrew is not what it used to be in my college days.

The interior of Holy Blossom Synagogue is very bright and airy and well laid out; but there was little of the rich, Oriental decoration which I had hoped to see. Plain walls, windows of stained glass in a geometrical design, pews of light oak color, made the body of the synagogue seem very little different from most churches I have been in. But the chancel, if such it could be called,



Interior of the Holy Blossom Synagogue, Bond Street, Toronto.

was quite different. Instead of an altar, a curtain of rich red velvet hung in the centre of a structure of elaborately carved wood. Steps led up to a platform in front of this structure, with the pulpit in the centre and a chair of state on each end. The pulpit, like the woodwork about the curtain, was handsomely carved in Eastern designs. Before the curtain burned a red lamp. Below and in front of the pulpit stood a wide-topped reading desk; and facing this was a curved seat with a cluster of lights at each end.

Up above under a round arch bearing a Hebrew inscription stood the organ. A metal grill partially concealed the organ and the choir. I was very much disappointed—no, not about the organ. I have no desire to see church organs. But the choir consisted of six young ladies, who sang well enough to make one wish the screen wasn't there. It was astonishing the volume of sound that this small choir produced; and the quality of the voices was excellent. The choral passages were well done; and there were some most enjoyable solos by a soprano and a contralto, both of whom were far above the average of church singers. But the effect of some of the anthems was slightly marred for me by a gentleman in a brown straw hat sitting nearby, who persisted in singing them in a very raucous bass voice. I could not help feeling that he was taking a mean advantage of the fact that he knew the language.

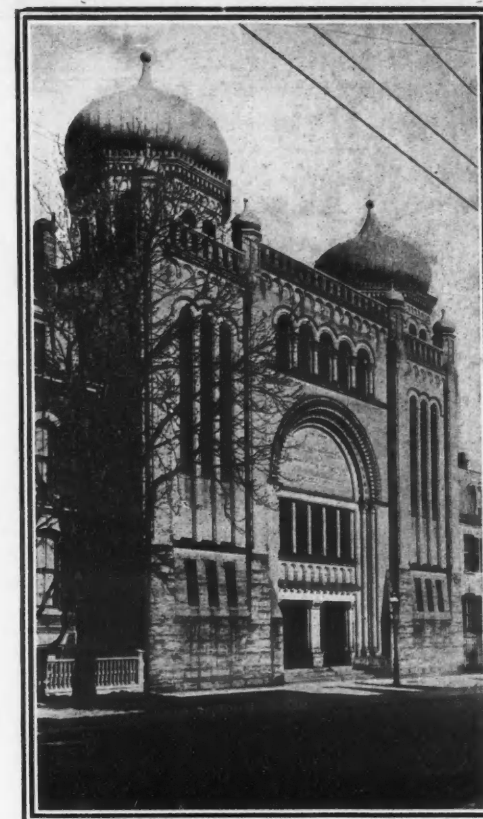
When I first came in, Rabbi Jacobs—I recognized him by the robe and the round black hat that rabbis wear—was sitting in the chair of state to the left of the curtain. He was reading quietly to himself. But there hovered about the reading-desk a busy gentleman in a frock coat and silk hat, who seemed to act as a master of ceremonies. Suddenly he started to go among the congregation distributing what looked like visiting cards. Shortly after this a sturdy, middle-aged man wearing a mantle left his seat and advanced to the platform, where after an interval, he drew aside the red curtain, disclosing a shallow recess. In this recess on a rack stood three or four bundles done up in red velvet like the curtain, with a couple of silver knobs projecting at the top from each. I had seen manu-

script rolls of the Bible, and decided that these were the Scriptures.

The man in the mantle then took out one of the bundles which had a sort of silver shield hanging on it, and handed it to the rabbi, who carried it to the accompaniment of chanting down to the reading desk. Here three or four members of the congregation received it and proceeded to unfold it. First the shield was taken off and then the knobs. Then the red velvet mantle was lifted off and there were disclosed a couple of large rolls of parchment, tied together with red ribbon. The ribbon was loosened, and the rolls were laid upon the desk and unrolled enough to show three or four pages of writing. A member of the congregation stood on each side of the desk, while the man in the silk hat took his stand in front of it with a silver pointer. He began to read the Scripture in a sort of rhythmic chanting style. And as he read the congregation followed him in their copies of the Old Testament, now and then reading passages aloud. The man in the brown straw hat, who had taken an informal part in the singing, showed the same enthusiasm in the reading. Passages that he seemed to like he would read aloud, keeping time to the rhythm with his hand. Sometimes he even closed his book and said them over a couple of times.

Suddenly the man in the silk hat turned half way round towards the rest of the congregation, and chanted out a certain phrase which seemed to be intended as a cue. Immediately one of the congregation got up and advanced towards the reading desk. Here a passage in the roll was pointed out to him with the silver pointer, and he read a few lines. Then the man in the silk hat took up the reading again, and read on for about five minutes. At the end of this time he turned around again towards the congregation, and gave what seemed to be the same cue. Immediately another member of the congregation went up to the desk, and the same ceremony was gone through again. In this way fully eight or ten took part in the reading, which gave the ceremony a peculiarly democratic character. And also made it seem a little long to one like myself who didn't take any part in it.

Finally the reading came to an end, and the rolls were wrapped up again and put away back of the curtain with the same ceremony as they had been taken out. Thereupon Rabbi Jacobs entered the pulpit and read passages from Scriptures in Hebrew and in English. But the pe-



Front elevation of the Holy Blossom Synagogue, Bond Street, Toronto.

ed kind of mean to put it back with the fifty-six cents I had in my trouser-pocket for the ordinary uses of life. And suddenly I remembered a very deserving case just a little way over on Yonge street. I gave it to him. He put it in the cash register.

"Yes, beer tastes pretty good in this weather," he remarked pleasantly as he mopped up some of the foam off the mahogany, "and you seem to be pretty hot. What gave you that red ring around your forehead?"

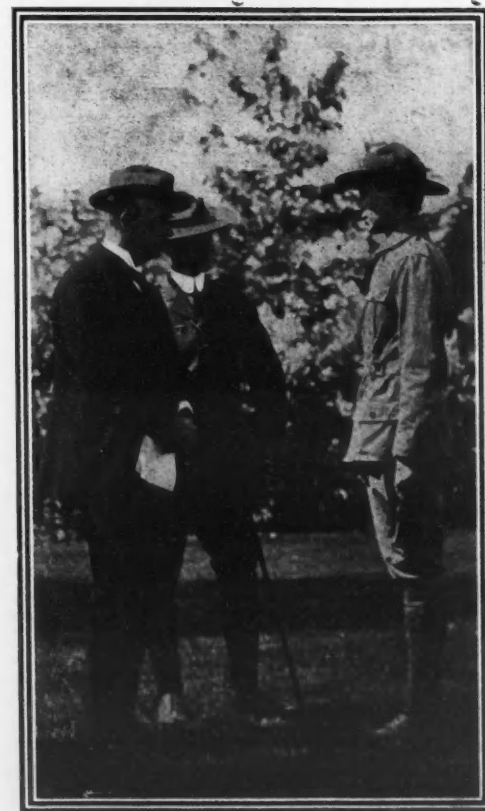
"Oh, that's nothing," I stammered, "it's only that—that I have been wearing my hat in the house."

X.

Mrs. C. Milligan Fox recently came to New York to lecture on Irish minstrelsy. Mrs. Fox is the founder and leading spirit of the Irish Folk Song Society, the headquarters of which, with proper inconsistency, are in London, not Dublin. Daughter of the noted antiquarian of Belfast, sister of the Erse poetess Alice Milligan, and herself endowed with the bardic gift, the value of her work to folklore is widely recognized. Sitting with the peasants in their cabins by the turf fire, she writes down tunes that flow from fingers of blind harpers, words crooned by grandmothers, native love-lays lilted by courting boys and girls. At Mrs. Fox's lectures she often sits down at the piano and tells the humors and sorrows of Ireland in song.

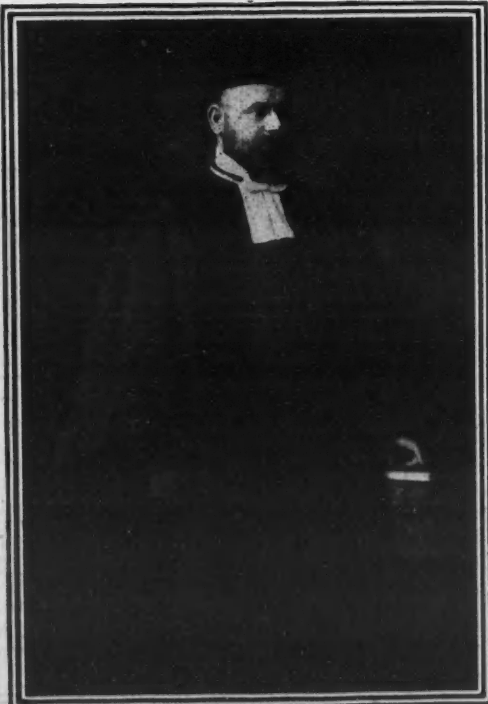
One of the smokiest places on earth is undoubtedly Achill, off the coast of Mayo, Ireland. A smoky atmosphere is not an unknown thing in any Irish cabin, but in Achill the greater the smoke the higher the satisfaction of the natives, for there smoke means potatoes, and potatoes mean food. It is one of the methods of procuring soot that the islander owes the smoky condition of the cabin. Soot he must have, or the potatoes will not grow. In the tilled fields he erects little huts called "scraw-hogues," formed by "scraws," or sods of heather from the mountains. Within these huts he keeps a fire of peat burning for six weeks or two months, at the end of which period the scraws are, from their continual impregnation with smoke, transformed into soot. Turf or peat is abundant on the island, and the large fires cost nothing.

If men were really and truly critical of women the world would stop short.



EARL GREY AND THE SCOUTS.

His Excellency is Chief of Scouts for all Canada, and is seen talking to Scout Master Kirkwood, of the Toronto Coronation contingent. Chief Scout Master Hammond, of Toronto, is by his side.

REV. S. JACOBS.
Rabbi of the Holy Blossom Synagogue, Toronto.



Lady Gay's Page

DID you ever listen to the ramblings of a fever-stricken one? And when you were able to piece a bit of sense into them, were they not nine times out of ten some reminiscent talk of childhood, good times or terror hours, graphically recalled? I wonder has any one ever written a book on fever-talk? The little typhoid patient was telling me her experience in crazy-land yesterday and it certainly was graphic and curious. Just before the crisis of her illness, she thought herself in a vast place, seated on the steps of a huge building in and out of and before which passed a great many persons she knew; had known, rather, for every one of them had died more or less within her memory. She did not at first notice this, but it dawned upon her presently. Then she thought with a certain shock, "all these people have died. I must have died, too." While she thought this, a great and hideous shape rose in the air before her, quite the most wicked and horrible thing one could imagine, and the little woman was made aware that she must grapple with it, for it was called "typhoid." She sailed in courageously, crying, "I will conquer it," and a hideous struggle begun, the shape breathing fearsome, deadly breath over her and twining about her, until she was almost suffocated. However, she managed at last to get her little fingers clinched about it and she held on for dear life, until it lay at her feet, and a deep sleep of exhaustion came over her. The next thing she remembers is that the nurse on taking her temperature, said joyfully, "normal," and she convalesced in fine style.

I HAD a dear patient whose dream was of a great endless swamp of green slime on the edge of which he wandered, and in which sat a small venomous toad, which spit at him some deadly poison, which he dodged in ceaseless, restless terror. He did not call it typhoid pneumonia, but the doctor did. A man I knew many years ago, who was a bit of an artist, drew a picture of his fever dream, when he was strong enough to hold a pen. He fancied he was a detached head—floating in air over a desolate land, and as a brain fever dreamer, he was not so far afield, was he? I have that weird sketch in some ancient scrap-book, among many other bits of black and white. These were all strange, terrible, nerve-racking dreams, but there have been others, which were sweet and comforting, the strangest of all, to the materialist, being one of a little scarlet fever patient, whose long illness had reduced him to a pathetic little skeleton. His nurse was devoted to him, and did all she could to help his noble struggle, but in vain, for he slipped away at dawn one day. Every day while he slept, the nurse snatched her half hour's rest morning, noon and evening. And when she hurried back to him he would wake up and say pleasantly, "No, I wasn't lonely, nurse dear. The other lady was here!" The nurse didn't say "what lady?" for she was of the wise breed of women, but she ventured one day to remark, "I am jealous of the other lady, Willie." The wan little face wrinkled in a smile. "You needn't be," he said quaintly. "Isn't she a lovely lady? And her dress is so soft and white like silver, and she never makes a noise when she steps about, and her hand tingles me, and makes me feel so happy." That hour of dawn brought the nurse's reward for Willie's head lay on her bosom when he drew his last little sobbing breath. I might say that Willie's mother had every right to be the "other lady," and probably was, since his coming had cost her her life, seven years before!

ONE hears a great deal of contrary opinion about the parliaments, which have had a seven days' try-out at the Woodbine during last week's spring meeting of the O.J.C. There is one thing about the change from the bookies to the machines which particularly appeals to me. The machines have no "lady friends" in haggard eyes, bold lips and weird garments, whose presence on the lawn has heretofore lent a discordant note to the charming scene. How do they get there? Ask the bookies and the friends of those

brazen throated gentry; it has always been a conundrum to me, but I think I could hunt up the answer. The point is that the machines haven't got 'em, and we all, who keep our eyes open, have thankfully observed the blank! Personally, I prefer the machine to obliterate my little flutter, or to return me my sometimes wildly exasperating percentage, or to fill my purse with prodigal generosity, it's so sure and honest and impartial. "Fair play" is the English significance of its pretty name, and we spent several quarter hours watching its workings 'way down east on the lawn where in bookie days even curiosity was unable to tempt us to venture.

THERE was a little man one day, who was advised by some wise friend or inner monitor to back Nigger for the King's Plate. What he



BACK AGAIN IN ENGLAND.
Queen Alexandra returning from the Mediterranean, attended by Caesar, the favorite dog of King Edward VII. The year of mourning has passed for Caesar.

got back is now ancient history, but it was a noble pile. He was absolutely staggered literally, as he backed out of the small lot of wise-heads who had done the same trick. A fatherly Bobby admonished him with a gentle word, "Here, you'd better come out and put up that roll, or you won't have it long." "I'm all right," gasped the small one, snuggling up to the man in blue. "Gee whiz! Policeman, I never saw so much money before. It's more than I earn in a year!" "And what are you going to do with it, now you've won it?" enquired the Bobby genially. "I'm going to pike for home and give it to my wife," said the little person with decision, and so he did; at least his short legs trotted out the gate after a street car very suddenly. "I wish I'd had a wife!" groaned a bachelor with a weary eye, on hearing this little tale. "I'd be in a couple of thousand, and out this infernal headache. Matrimony isn't always a failure!"

SOME ONE has dared remark Canada is "drunk with prosperity." Well, I've heard a few nasty things in the speech-making line handed out to the fair Dominion, but it is left for a so-called friend to give her a blow below the belt which in our quick work-a-day way we don't seem to have deserved. There must be something wrong going on over there among the Canadian contingent, for which they should be called home and spanked before it does any more mischief. The writer says the boasting of Canadians grows tiresome. Another says "Canadians are everywhere," in the same tone the able housewife uses in making remarks about the house-fly! What's getting the matter with Canadian over seas? Dear people, moderate your vocal ex-

ercises. It's really worse to provoke such criticisms as are percolating over to your stay-at-home friends than to adopt the exasperating "disparagement affected by the true Britisher for all that is his! Who are the Canadian boosters, any how? Probably the same individuals who disparage Canada and things Canadian when they are in their humble niche at home. We have complaints also coming thick and fast about the misleading statements and rosy dream pictures drawn for the inducement of immigrants to come to Canada. Only yesterday, I was whanged by an English woman on that subject, and it took some trouble to make her allow that she was actually much better off here than she had ever been in England. This is not surprising, for the world is simply crowded with people who wish to have their cake and eat it as well. She says that by the

promises she got before leaving she expected to make a fortune in a very short time, and after hard pressure she was obliged to confess that he who had promised, had like herself never been beyond the sound of Bow Bells. To enquiries as to why he was so very anxious to get rid of her, she at first grew offended, then said crossly that she supposed he had to make a living too! How simple!

HERE is a new club which seems to be a power for humanity's progress. Its motto is "Say the good word," and its members are solemnly pledged to carry the motto into practice on every possible occasion, the more difficult the occasion, the more credit to the loyal member. Apart from outside influence, there is no discipline more elevating and sweetening to our perverse natures, especially if instinctively critical, than the determination to discover the good points in our fellow beings. "Say the good word," then, O man and O woman, for the one under the knife! Has he or she fallen low? Somewhere in the past was kindly act or gentle ministry of which you are aware. Tell it! "Say the good word," and thereby become a member of this admirable fraternity. For anyone can join, the only qualification being the self-imposed obligation aforesaid.

WHEN Canadians say their farewells to Earl Grey, those who have closely followed His Excellency's career in the past six years, will feel a warming of the heart toward the Governor-General who has so ably upheld the best possibilities of his important position. I think this will be because of the indisputable heartiness and enthusiasm of the

Governor-General in his interest, a quality that is part of himself, a sort of family trait, as we have proven, which goes deep into the esteem, and demands a like return. There have been the widest area, the greatest variety and the most important issues during Earl Grey's term, which any Governor has had to meet and consider. Our Governor has busied himself with things great and small as they presented themselves, with the same keen thoughtful thoroughness and earnest interest which is so reassuring and comforting to real Canadians. And in all the divers and strenuous calls upon his strength and time and courtesy, I have yet to see or hear of the lack of that winning and enviable charm, that ever-youthful quick response which has won everyone to say with real regret, "Goodbye. God bless you. The best Governor Canada has ever had!"

SO long as the air men only killed themselves, no one seemed called upon to interfere, but now that they have included the general public in their risks, legislation has gotten after them. There are to be forbidden upper regions for air-men, as well as close waters for fishermen, and cavoring above or falling into London the Great is absolutely disallowed. This will be a comfort for visiting Premiers, who may have been more or less affected in their nervous systems since reading of the disaster in France, whereby a Minister of War was killed and a Premier sent to the hospital. Ward of New Zealand won't be sending a busy eye skyward for an anti-imperial air ship, nor will Sir Wilfrid take out an accident policy against a Conservative bi-plane. Though really were this way of disposing of Premiers whom somebody doesn't love, to be seriously considered, the mere penalty of being suspended from the club would not interfere with its development. The other sort of suspension would probably be necessary to daunt the ruthless air-man.

THAT was a quaint and interesting extract from the story of a German traveller in Ontario in 1837 which Judge Riddell translated for a magazine last month and which he has since had pamphletted for his friends. The German was certainly an intrepid and resourceful traveller who was here on his jaunt for one night only, and has no impression whatever of Toronto, but he stayed in Hamilton, *nolens volens*, on account of an injured foot, and calls it a pleasant little city on Lake Ontario. In 1837 Canada was desperately cold, says the German, but the inhabitants gave him a warm and generous welcome and freely entertained him with their simple best. The climate has grown warmer and hospitality cooler since those days, and the ten days' tour of the sportsman pedestrian could easily be gone over in ten hours by rail to-day or in probably a good deal less. The book from which the few thousand words concerning Canada are culled is Gerstaecker's "Through the United States of North America." Herr Gerstaecker camped out in the open in the snow with the calmest unconcern when he could not find a house. His little jaunt is interesting reading.

Lady Gay

The Lady Poverty.

By Jacob Fischer.

I MET her on the Umbrian Hills,
Her hair unbound, her feet unshod;
As one whom secret glory fills
She walked—alone with God.

I met her in the city streets;
Oh, changed was her aspect then!
With heavy eyes and weary feet
She walked alone—with men.

—The Fra.

The Rev. A. J. Burns, who founded the Oneida Baptist Institute in the mountains of Eastern Kentucky, in an effort to end the feuds and the illiteracy there, began his work eleven years ago, assisted by twelve mountaineers, seven of whom were unable to write their names to the charter. Now he has 524 students in the kindergarten, primary, and academic departments. His father was a mountaineer, who was forced to leave with his family in 1855 to escape the Strong-Amy feud, which had wiped out many members of the Burns family. The son, after growing to manhood, resolved to devote himself to destroying the illiteracy which has been the real cause of so many bloody feuds. His task has not been easy, nor has it been without danger.

Only a foolish woman angles for compliments. The wise one depends more on curves.

Every man is just enough of a liar to keep himself amused.

The Joys of Paris

By FLEURETTE

The Joys of Paris

The guide books tell us that March, April, May and June are the ideal months in which to visit Paris, and as one's memory reverts to those golden days spent in that wonderful city, we feel free to confess that the guide books are right. But of those four months, it seems to me that, after all, June is the most beautiful, for though in the early spring the Notre Dame is as awe inspiring, the Grand Opera House with its magnificent foyer as interesting, and the Louvre with its marvelous art treasures as absorbing, as at any other time, still it is only in the early summer that the magnificent natural and cultivated beauty of the Bois de Boulogne can really be seen at its best. How fascinating it is, with its avenue of acacias, its tea-gardens, its cascades and its race-courses—Ah! There is only one Paris after all!

The mere mention of the Bois de Boulogne always recalls to my mind the procession of equipages, with their smartly gowned occupants, which one invariably sees there every fine afternoon, and here one gains a splendid idea of how the better class of Parisienne dresses, and for years one thought the only way to procure similar charming confections was to travel to Paris and shop. But "*nous avons changé tout cela*," and right here in our own city we may purchase for a moderate price the latest creations of the foremost Parisian designers' art. Where? you ask. It is an open secret—In the Paris Gown Department of the Robert Simpson Company.

The Parisian Atmosphere

The Parisians never seem to hurry, and the atmosphere of taste and leisure which pervades their huge stores seems to hover about this quiet department, where the becomingly gowned attendants are waiting to produce for your delight the wonders of our beloved Paris.

Before beautiful mahogany cases we stood and beheld, one after another, gowns that could only have been fashioned in Paris, that most famous fashion centre. There were daring color combinations, but always in exquisite taste; here were filmy fabrics light as air, but serviceable withal, and here were designs original in the extreme, but artistic and very beautiful.

As I write I remember particularly a dream of a gown of softest white satin, the whole overdress made of white Brussels net, richly studded with small crystal beads, while gold beads formed a design on skirt and waist. The only color was a touch of palest ciel blue about the satin girdle. One certainly could not have this gown reproduced for the sum of one hundred and five dollars.

Most unique was the cadet blue rajah gown which hung beside it. The only trimming was a touch of black and white striped silk on collar and sleeves, and this silk was combined with patent leather to form the belt.

The Popularity of the Linen Suit

Formerly one considered the linen suit merely as a utility costume, suitable for shopping or boating, but by no means dressy enough for social functions. Now, however, one has only to catch a glimpse of some of these Parisian importations to realize that no daylight function might not be graced by their presence. I have particularly in mind a rose linen, embroidered in self colors, with the waist gathered into the fashionable belt at the back, and the color, style and moderate price of twenty dollars all combining to make it very desirable for some brunette beauty. The hat that was near by seemed eminently suitable to accompany this costume. It was a large tuscan chapeau, the brim was bound with black velvet and a huge tulle bow at the back gave an effect at once simple, but very Frenchy.

A most charming brown linen was another favorite. It is cut on lines to emphasize the slimness of the figure, and is embroidered in self color, with touches of black. Thirty dollars seemed very reasonable for this costume.

A particularly smart black hat was close at hand. A band of Paddy green faced the brim, and two Paddy green mounts were the only adornment.

Charming Bonnets for Elderly Women

I know the dearest, white-haired old lady, who still retains her interest in dress, and who always seems to have such particularly becoming bonnets. I have often pondered on her fortunate choice of headgear, at once so suitable yet so up to date and in such good taste. The mystery is now solved, for I saw her in the Paris Gown Department, being waited on so understandingly by a sweet faced girl clad in a soft, Quaker-like costume. She tried on a black net and lace bonnet with touches of colored beads, and a tiny black tip surmounting a cluster of rosebuds, then turned to a confection composed of brown straw and cream lace. Its trimming consisted of two beautiful brown and cadet blue willow tips, and long brown velvet ties, but she finally decided on the love of a bonnet, made of such natural looking violets. The green leaves formed the crown, and the upstanding bow and ties were of violet silk. It was most becoming to the dear placid face and snow white hair, and I heard her remark, "Ten dollars is not at all too much for a Paris bonnet," and I quite agreed with her.



LONDON, MAY 20, 1911.

MAY in London in fine weather is about as beautiful as the heart of man or woman can desire. The sun has been pouring down upon London for days and days, and if at the time of writing there has been a change to dull skies and a chilly breeze, who can complain after four weeks of brilliant weather. So beautiful has been the season that "Chestnut Sunday," when the chestnut trees in Bushey Park attract thousands of visitors, is to be celebrated to-morrow instead of a week later. The greens of England are very lovely. The trees and shrubs are in full leaf and every shade of delicate and rich green is to be observed in a walk through any of the parks. The red may, so beautiful to look at and said to be unlucky if brought into the house, is glowing in parks and gardens, the laburnums are hanging their golden tassels, and the lilacs are scenting the air wherever one goes. In the great parks, the lungs of London, there are beds of tulips, wallflowers, forget-me-nots and other blossoms, and people wander about enjoying the sunshine and the flowers and the stir and life which marks this Coronation season.

Although the Coronation is a month off, London is full of people—there is plenty of room for many more—and the regulation of the traffic, which is always one of the great sights, becomes almost a miracle. Around Hyde Park Corner it is something marvellous to watch the constables evolving order out of what seems to be chaos. There are crowds entering the park on foot, in carriages and motors, and crowds coming out. More crowds are trying to get buses and others are strolling along seeing sights. The officers signal to each other; then the amazing traffic is held up on both sides of the gates while the carriages come in and out of the park. In no time there is a solid block of vehicles from east and west, three and four abreast, waiting until the policeman drops his hand and moves away, when the gigantic, swaying mass melts into units and each one goes on his appointed road after adding to the brilliancy and life of London. The slowness with which one has to get about in these gay days has been nick-named the "Coronation Crawl" and until the end of June we shall experience it.

THE week has been one round of brilliant gaieties, with the Kaiser, the Kaiserin and the young Princess Victoria Louise for the centre. Their visit has been a success from the start until, I may say, finish, as they leave in two or three hours on their return home. They arrived in the sunshine with rows of people lining the streets, and they leave after last night's State ball as a grand climax. And if the skies are grey to-day, perhaps the Royal visitors will take even that as a compliment as expressive of the mourning that this brilliant week is over. There is this to be said about Royal visits that even the poorest can take some part in the great celebrations, for the streets are open to all and anyone can wait for hours to see the visitors and our own Royal family drive about and enter and leave theatres, etc. The public takes full advantage of this chance, and every day this week there have been thousands of people standing in the streets and about Buckingham Palace waiting to see what was going on. The weather has been so fine that open carriages were used, and Tom, Dick and Harry "and ladies" who chose to wait have been able to stare at the Kaiser and his wife and daughter. I never get accustomed to the patience of the crowds waiting. They stand for two and three hours to see what they want to see in the way of a street show, and when it comes to theatre crowds it would be hard to beat the record of the woman who waited thirty hours outside Drury Lane, with occasional short times off for rest and food while someone took her place, in order to be present at the command performance on the 17th.

The day the Kaiser arrived he got a very good reception from the people in the street. It is always rather amusing to wait, if fatigue does not prevent your enjoying what is provided. One of the funny things in our neighborhood was a man selling carnations, or trying to sell them. A woman asked the price.

"Sixpence each, lady," he said, and then as she shook her head he went on, "Carnations, lady, are the Coronation flower, and if wait till Coronation day these will be a shilling each," but even that inducement was not enough.

The Kaiser looks older and greyer in the last year, but his eyes are as keen and piercing as ever. He never looks "in the picture" in a frock and top. One thinks of him always as the great war-lord in uniform and helmet, mounted, but this time he came as a mem-

ber of our Royal family, and as a proud husband and father. The Kaiserin looked very beaming and handsome in her lavender dress and white plumed hat ("She must have dressed in the train," murmured the women, looking at her frock) and the young princess, who has been much admired in England, wore a coat and skirt of cream color and a big hat. She is a thoroughly "nice girl"—bright, interested and good-looking, with blue eyes, fair hair, and an expression of candor which is very charming. She does not seem to have any of the shyness of some of the English princesses. The King, the Emperor and the Prince of Wales, who is very shy, sat together in one carriage, and the two Royal mothers, dressed in the same color as it happened, sat in another with their young daughters opposite. Princess Mary and the German cousin seemed to have a great deal to say to each other.

The German visitors went alone to the garden party given by Lord and Lady Londesborough at St. Dunstan's Lodge, Regent's Park, and on that day there was a huge crowd lining the whole route back to the Palace, waiting to salute the Kaiser. I wondered very much as I looked at him, smiling in response to the greetings of the English people, what he was thinking of as he ran his eyes over the representatives of the race which stands between him and his ambitions. What was he thinking when he sat enjoying the Naval and Military Tournament yesterday and admiring the marvellous efficiency of the British soldiers and sailors? What was he thinking when he attended the unveiling of the memorial to his grandmother, the great Queen and Empress, and was told that the people present included representatives of the whole Empire scattered around the seven seas? Conjecture of this kind is futile, but rather interesting in the light of present conditions.

THE command performance at Drury Lane was one of the greatest events of the week, and all who were responsible for its success must feel proud of the letters from the King expressing his satisfaction with the arrangements, the acting and the beautiful decorations. The programme announced that "His Majesty's Servant's will perform 'Money,' by Edward Bulwer, Lord Lytton," and the list of names of those taking part included the best known actors in London, some of whom were merely servants, club members, waiters. The three women in the cast, Winnifred Emery, Irene Vanburgh and Alexandra Carlisle, who won the great honor of appearing at this historic performance, are, I make no doubt, the objects of the cordial dislike and jealousy of all the clever and charming London actresses who could not be included.

The unveiling of the beautiful memorial to the late Queen was a religious ceremony of much solemnity and beauty, and it was marked as well by simplicity, for the Royalities walked through the new gates to where the great men of the church, the choirs, the invited guests, and the soldiers and sailors waited for them. The final sentences of the King's speech appealed to all hearts. "No woman was ever held in higher esteem. No Queen was ever loved so well." It was all very solemn, very simple, very sweet. The ruler of the greatest Empire in the world stood with the German Emperor by his side, and the future King of England behind him, surrounded by princes and princesses, all come only as members of the great Queen's family to do her honor. And extending in every direction beyond the soldiers were the people whom the Queen had loved so much and so faithfully.

I HAVE left little room to speak of the Imperial Conference which begins on Monday, with its accompaniment of dinners and luncheons and speeches. Sir Wilfrid is being entertained at luncheon to-day by the Secretary of State for the Colonies and at dinner by Sir Gilbert Parker. There will be a luncheon at Buckingham Palace on Monday, and the Prime Minister's dinner in the evening, followed by a big reception at the Foreign Office.

There is also only a line in which to mention that Miss Dorothy Campbell, golf champion for the United States and Canada, won the ladies' championship at Portrush yesterday.

The Coronation Exhibition was opened at Shepherd's Bush this week by Prince Arthur of Connaught, and the Exhibition of Ancient Art, at Earlscourt yesterday, by Princess Louise, Duchess of Argyll.

This is London and Coronation year, and we lucky ones offer impertinent and unsolicited pity to all the people who are not over here in the centre of things.

MARY MACLEOD MOORE

THE PHENOMENAL REPUTATION OF THE GOURLAY PIANO

IS DUE ENTIRELY TO THE CHARACTER OF THE GOURLAY PIANOS AS AT PRESENT MANUFACTURED

IT DOES NOT REST UPON THE WORK OF AN EARLIER GENERATION OR DEPEND UPON THE CHARACTER OF INSTRUMENTS MADE TWENTY-FIVE OR MORE YEARS AGO.

GOURLAY, WINTER & LEEMING
188 Yonge St. TORONTO.

Work Makes Thirst



Hot office--nervous strain--parched throat. A real, genuine office thirst does n't yield to water. Back and forth to the water cooler is unsatisfactory--too much ice water is bad for you. Slip out and get a glass of

Coca-Cola

The change will rest you--the beverage will delight you--your thirst will be really quenched--you'll feel cooler, brisker, better.

Delicious --- Refreshing --- Wholesome

5c Everywhere

THE COCA-COLA COMPANY
Toronto, Canada.

Send for our interesting booklet, "The Truth About Coca-Cola"

Whenever you see an Arrow think of Coca-Cola



THE FESTIVAL OF EMPIRE IN LONDON.
Bird's eye view of the southern aspect, taken at Crystal Palace, where this great entertainment is in progress.

Vincenzo Gemito, twenty-five years ago one of the most popular and successful sculptors in Europe, has emerged from his long, voluntary exile, after having been nearly forgotten, and again has grasped the tools of his art.

Europe awaits once more masterpieces like the "Little Fisherman" and the "Water Vender." After his first statues won him fame, King Humbert and Queen Margherita, desirous of encouraging the young Italian genius, ordered from him a group on an allegorical subject, similar to those of Benvenuto Cellini. In vain he toiled night and day. He decided his work as a sculptor was at an end almost before it had begun. Then his "madness" developed. Despondent, he turned over the group of an incomplete state and hurried to his villa near Naples, where he buried himself completely. The new

king has taken a deep interest in his return, and, like his father before him, has commissioned Gemito to execute a statue.

After a woman has been married a couple of years she can tell from just one kiss exactly how many drinks her husband has had on the way home.

Some men are so susceptible that they can no more resist a woman than a small boy can resist throwing stones at a cat.

The one lie a woman will always believe is when a man tells her she is the most beautiful thing in all the world.



DID you ever listen to the ramblings of a fever-stricken one? And when you were able to piece a bit of sense into them, were they not nine times out of ten some reminiscent talk of childhood, good times or terror hours, graphically recalled? I wonder has any one ever written a book on fever-talk? The little typhoid patient was telling me her experience in crazy-land yesterday and it certainly was graphic and curious. Just before the crisis of her illness, she thought herself in a vast place, seated on the steps of a huge building in and out of and before which passed a great many persons she knew; had known, rather, for every one of them had died more or less within her memory. She did not at first notice this, but it dawned upon her presently. Then she thought with a certain shock, "all these people have died. I must have died, too." While she thought this, a great and hideous shape rose in the air before her, quite the most wicked and horrible thing one could imagine, and the little woman was made aware that she must grapple with it, for it was called "typhoid." She sailed in courageously, crying, "I will conquer it," and a hideous struggle begun, the shape breathing fearsome, deadly breath over her and twining about her, until she was almost suffocated. However, she managed at last to get her little fingers clinched about it and she held on for dear life, until it lay at her feet, and a deep sleep of exhaustion came over her. The next thing she remembers is that the nurse on taking her temperature, said joyfully, "normal," and she convalesced in fine style.

I HAD a dear patient whose dream was of a great endless swamp of green slime on the edge of which he wandered, and in which sat a small venomous toad, which spit at him some deadly poison, which he dodged in ceaseless, restless terror. He did not call it typhoid pneumonia, but the doctor did. A man I knew many years ago, who was a bit of an artist, drew a picture of his fever dream, when he was strong enough to hold a pen. He fancied he was a detached head—floating in air over a desolate land, and as a brain fever dreamer, he was not so far afield, was he? I have that weird sketch in some ancient scrap-book, among many other bits of black and white. These were all strange, terrible, nerve-racking dreams, but there have been others, which were sweet and comforting, the strangest of all, to the materialist, being one of a little scarlet fever patient, whose long illness had reduced him to a pathetic little skeleton. His nurse was devoted to him, and did all she could to help his noble struggle, but in vain, for he slipped away at dawn one day. Every day while he slept, the nurse snatched her half hour's rest morning, noon and evening. And when she hurried back to him he would wake up and say pleasantly, "No, I wasn't lonely, nurse dear. The other lady was here!" The nurse didn't say "what lady?" for she was of the wise breed of women, but she ventured one day to remark, "I am jealous of the other lady, Willie." The wan little face wrinkled in a smile. "You needn't be," he said quaintly. "Isn't she a lovely lady? And her dress is so soft and white like silver, and she never makes a noise when she steps about, and her hand tingles me, and makes me feel so happy." That hour of dawn brought the nurse's reward for Willie's head lay on her bosom when he drew his last little sobbing breath. I might say that Willie's mother had every right to be the "other lady," and probably was, since his coming had cost her her life, seven years before!

ONE hears a great deal of contrary opinion about the parimutuels, which have had a seven days' try-out at the Woodbine during last week's spring meeting of the O.J.C. There is one thing about the change from the bookies to the machines which particularly appeals to me. The machines have no "lady friends" in haggard eyes, bold lips and weird garments, whose presence on the lawn has heretofore lent a discordant note to the charming scene. How do they get there? Ask the bookies and the friends of those

brazen throated gentry; it has always been a conundrum to me, but I think I could hunt up the answer. The point is that the machines haven't got 'em, and we all, who keep our eyes open, have thankfully observed the blank! Personally, I prefer the machine to obliterate my little flutter, or to return me my sometimes wildly exasperating percentage, or to fill my purse with prodigal generosity, it's so sure and honest and impartial. "Fair play" is the English significance of its pretty name, and we spent several quarter hours watching its workings 'way down east on the lawn where in bookie days even curiosity was unable to tempt us to venture.

THERE was a little man one day, who was advised by some wise friend or inner monitor to back Nigger for the King's Plate. What he

exercises. It's really worse to provoke such criticisms as are percolating over to your stay-at-home friends than to adopt the exasperating disparagement affected by the true Britisher for all that is his! Who are the Canadian boosters, any how? Probably the same individuals who disparage Canada and things Canadian when they are in their humble niche at home. We have complaints also coming thick and fast about the misleading statements and rosy dream pictures drawn for the inducement of immigrants to come to Canada. Only yesterday, I was whanged by an English woman on that subject, and it took some trouble to make her allow that she was actually much better off here than she had ever been in England. This is not surprising, for the world is simply crowded with people who wish to have their cake and eat it as well. She says that by the



BACK AGAIN IN ENGLAND.
Queen Alexandra returning from the Mediterranean, attended by Caesar, the favorite dog of King Edward VII. The year of mourning has passed for Caesar.

got back is now ancient history, but it was a noble pile. He was absolutely staggered literally, as he backed out of the small lot of wise-heads who had done the same trick. A fatherly Bobby admonished him with a gentle word, "Here, you'd better come out and put up that roll, or you won't have it long." "I'm all right," gasped the small one, snuggling up to the man in blue. "Gee whiz! Policeman, I never saw so much money before. It's more than I earn in a year!" "And what are you going to do with it, now you've won it?" enquired the Bobby genially. "I'm going to pike for home and give it to my wife," said the little person with decision, and so he did; at least his short legs trotted out the gate after a street car very suddenly. "I wish I'd had a wife!" groaned a bachelor with a weary eye, on hearing this little tale. "I'd be in a couple of thousand, and out this infernal headache. Matrimony isn't always a failure!"

SOME ONE has dared remark Canada is "drunk with prosperity." Well, I've heard a few nasty things in the speech-making line handed out to the fair Dominion, but it is left for a so-called friend to give her a blow below the belt which in our quick work-a-day way we don't seem to have deserved. There must be something wrong going on over there among the Canadian contingent, for which they should be called home and spanked before it does any more mischief. The writer says the boasting of Canadians grows tiresome. Another says "Canadians are everywhere," in the same tone the able housewife uses in making remarks about the house-fly! What's getting the matter with Canadian over seas? Dear people, moderate your vocal ex-

promises she got before leaving she expected to make a fortune in a very short time, and after hard pressure she was obliged to confess that he who had promised, had like herself never been beyond the sound of Bow Bells. To enquiries as to why he was so very anxious to get rid of her, she at first grew offended, then said crossly that she supposed he had to make a living too! How simple!

HERE is a new club which seems to be a power for humanity's progress. Its motto is "Say the good word," and its members are solemnly pledged to carry the motto into practice on every possible occasion, the more difficult the occasion, the more credit to the loyal member. Apart from outside influence, there is no discipline more elevating and sweetening to our perverse natures, especially if instinctively critical, than the determination to discover the good points in our fellow beings. "Say the good word," then, O man and O woman, for the one under the knife! Has he or she fallen low? Somewhere in the past was kindly act or gentle ministry of which you are aware. Tell it! "Say the good word," and thereby become a member of this admirable fraternity. For anyone can join, the only qualification being the self-imposed obligation aforesaid.

WHEN Canadians say their farewells to Earl Grey, those who have closely followed His Excellency's career in the past six years, will feel a warming of the heart toward the Governor-General who has so ably upheld the best possibilities of his important position. I think this will be because of the indisputable heartiness and enthusiasm of the

Governor-General in his interest, a quality that is part of himself, a sort of family trait, as we have proven, which goes deep into the esteem, and demands a like return. There have been the widest area, the greatest variety and the most important issues during Earl Grey's term, which any Governor has had to meet and consider. Our Governor has busied himself with things great and small as they presented themselves, with the same keen thoughtful thoroughness and earnest interest which is so reassuring and comforting to real Canadians. And in all the divers and strenuous calls upon his strength and time and courtesy, I have yet to see or hear of the lack of that winning and enviable charm, that ever-youthful quick response which has won everyone to say with real regret, "Goodbye. God bless you. The best Governor Canada has ever had!"

SO long as the air men only killed themselves, no one seemed called upon to interfere, but now that they have included the general public in their risks, legislation has gotten after them. There are to be forbidden upper regions for air-men, as well as close waters for fishermen, and cavoring above or falling into London the Great is absolutely disallowed. This will be a comfort for visiting Premiers, who may have been more or less affected in their nervous systems since reading of the disaster in France, whereby a Minister of War was killed and a Premier sent to the hospital. Ward of New Zealand won't be sending a busy eye skyward for an anti-Imperial air ship, nor will Sir Wilfrid take out an accident policy against a Conservative bi-plane. Though really were this way of disposing of Premiers whom somebody doesn't love, to be seriously considered, the mere penalty of being suspended from the club would not interfere with its development. The other sort of suspension would probably be necessary to daunt the ruthless air-man.

THAT was a quaint and interesting extract from the story of a German traveller in Ontario in 1837 which Judge Riddell translated for a magazine last month and which he has since had pamphletted for his friends. The German was certainly an intrepid and resourceful traveller who was here on his jaunt for one night only, and has no impression whatever of Toronto, but he stayed in Hamilton, *volens volens*, on account of an injured foot, and calls it a pleasant little city on Lake Ontario. In 1837 Canada was desperately cold, says the German, but the inhabitants gave him a warm and generous welcome and freely entertained him with their simple best. The climate has grown warmer and hospitality cooler since those days, and the ten days' tour of the sportsman pedestrian could easily be gone over in ten hours by rail to-day or in probably a good deal less. The book from which the few thousand words concerning Canada are culled is Gerstacker's "Through the United States of North America." Herr Gerstacker camped out in the open in the snow with the calmest unconcern when he could not find a house. His little jaunt is interesting reading.

Lady Gay

The Lady Poverty.

By Jacob Fischer.

I MET her on the Umbrian Hills,
Her hair unbound, her feet
unshod;

As one whom secret glory fills
She walked—alone with God.

I met her in the city streets;
Oh, changed was her aspect then!
With heavy eyes and weary feet
She walked alone—with Men.

—The Fra.

The Rev. A. J. Burns, who founded the Oneida Baptist Institute in the mountains of Eastern Kentucky, in an effort to end the feuds and the illiteracy there, began his work eleven years ago, assisted by twelve mountaineers, seven of whom were unable to write their names to the charter. Now he has 324 students in the kindergarten, primary, and academic departments. His father was a mountaineer, who was forced to leave with his family in 1855 to escape the Strong-Amy feud, which had wiped out many members of the Burns family. The son, after growing to manhood, resolved to devote himself to destroying the illiteracy which has been the real cause of so many bloody feuds. His task has not been easy, nor has it been without danger.

Only a foolish woman angles for compliments. The wise one depends more on curves.

Every man is just enough of a liar to keep himself amused.

The Joys of Paris

By FLEURETTE

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The guide books tell us that March, April, May and June are the ideal months in which to visit Paris, and as one's memory reverts to those golden days spent in that wonderful city, we feel free to confess that the guide books are right. But of those four months, it seems to me that, after all, June is the most beautiful, for though in the early spring the Notre Dame is as awe inspiring, the Grand Opera House with its magnificent foyer as interesting, and the Louvre with its marvelous art treasures as absorbing, as at any other time, still it is only in the early summer that the magnificent natural and cultivated beauty of the Bois de Boulogne can really be seen at its best. How fascinating it is, with its avenue of acacias, its tea-gardens, its cascades and its race-courses—Ah! There is only one Paris after all!

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Most unique was the cadet blue rajah gown which hung beside it. The only trimming was a touch of black and white striped silk on collar and sleeves, and this silk was combined with patent leather to form the belt.

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A most charming brown linen was another favorite. It is cut on lines to emphasize the slimness of the figure, and is embroidered in self color, with touches of black. Thirty dollars seemed very reasonable for this costume.

A particularly smart black hat was close at hand. A band of Paddy green faced the brim, and two Paddy green mounts were the only adornment.

Charming Bonnets for Elderly Women

I know the dearest, white-haired old lady, who still retains her interest in dress, and who always seems to have such particularly becoming bonnets. I have often pondered on her fortunate choice of headgear, at once so suitable yet so up to date and in such good taste. The mystery is now solved, for I saw her in the Paris Gown Department, being waited on so understandingly by a sweet faced girl clad in a soft, Quaker-like costume. She tried on a black net and lace bonnet with touches of colored beads, and a tiny black tip surmounting a cluster of rosebuds, then turned to a confection composed of brown straw and cream lace. Its trimming consisted of two beautiful brown and cadet blue willow tips, and long brown velvet ties, but she finally decided on the love of a bonnet, made of such natural looking violets. The green leaves formed the crown, and the upstanding bow and ties were of violet silk. It was most becoming to the dear placid face and snow white hair, and I heard her remark, "Ten dollars is not at all too much for a Paris bonnet," and I quite agreed with her.



LONDON, MAY 20, 1911.

MAY in London in fine weather is about as beautiful as the heart of man or woman can desire. The sun has been pouring down upon London for days and days, and if at the time of writing there has been a change to dull skies and a chilly breeze, who can complain after four weeks of brilliant weather. So beautiful has been the season that "Chestnut Sunday," when the chestnut trees in Bushey Park attract thousands of visitors, is to be celebrated to-morrow instead of a week later. The greens of England are very lovely. The trees and shrubs are in full leaf and every shade of delicate and rich green is to be observed in a walk through any of the parks. The red may, so beautiful to look at and said to be unlucky if brought into the house, is glowing in parks and gardens, the laburnums are hanging their golden tassels, and the lilacs are scenting the air wherever one goes. In the great parks, the lungs of London, there are beds of tulips, wallflowers, forget-me-nots and other blossoms, and people wander about enjoying the sunshine and the flowers and the stir and life which marks this Coronation season.

Although the Coronation is a month off, London is full of people—there is plenty of room for many more—and the regulation of the traffic, which is always one of the great sights, becomes almost a miracle. Around Hyde Park Corner it is something marvellous to watch the constables evolving order out of what seems to be chaos. There are crowds entering the park on foot, in carriages and motors, and crowds coming out. More crowds are trying to get buses and others are strolling along seeing sights. The officers signal to each other; then the amazing traffic is held up on both sides of the gates while the carriages come in and out of the park. In no time there is a solid block of vehicles from east and west, three and four abreast, waiting until the policeman drops his hand and moves away, when the gigantic, swaying mass melts into units and each one goes on his appointed road after adding to the brilliancy and life of London. The slowness with which one has to get about in these gay days has been nick-named the "Coronation Crawl" and until the end of June we shall experience it.

THE week has been one round of brilliant gaieties, with the Kaiser, the Kaiserin and the young Princess Victoria Louise for the centre. Their visit has been a success from the start until, I may say, finish, as they leave in two or three hours on their return home. They arrived in the sunshine with rows of people lining the streets, and they leave after last night's State ball as a grand climax. And if the skies are grey to-day, perhaps the Royal visitors will take even that as a compliment as expressive of the mourning that this brilliant week is over. There is this to be said about Royal visits that even the poorest can take some part in the great celebrations, for the streets are open to all and anyone can wait for hours to see the visitors and our own Royal family drive about and enter and leave theatres, etc. The public takes full advantage of this chance, and every day this week there have been thousands of people standing in the streets and about Buckingham Palace waiting to see what was going on. The weather has been so fine that open carriages were used, and Tom, Dick and Harry "and ladies" who chose to wait have been able to stare at the Kaiser and his wife and daughter. I never get accustomed to the patience of the crowds waiting. They stand for two and three hours to see what they want to see in the way of a street show, and when it comes to theatre crowds it would be hard to beat the record of the woman who waited thirty hours outside Drury Lane, with occasional short times off for rest and food while someone took her place, in order to be present at the command performance on the 17th.

The day the Kaiser arrived he got a very good reception from the people in the street. It is always rather amusing to wait, if fatigue does not prevent your enjoying what is provided. One of the funny things in our neighborhood was a man selling carnations, or trying to sell them. A woman asked the price.

"Sixpence each, lady," he said, and then as she shook her head he went on, "Carnations, lady, are the Coronation flower, and if wait till Coronation day these will be a shilling each," but even that inducement was not enough.

The Kaiser looks older and greyer in the last year, but his eyes are as keen and piercing as ever. He never looks "in the picture" in a frocker and top. One thinks of him always as the great war-lord in uniform and helmet, mounted, but this time he came as a mem-

ber of our Royal family, and as a proud husband and father. The Kaiserin looked very beaming and handsome in her lavender dress and white plumed hat ("She must have dressed in the train," murmured the women, looking at her frock) and the young princess, who has been much admired in England, wore a coat and skirt of cream color and a big hat. She is a thoroughly "nice girl"—bright, interested and good-looking, with blue eyes, fair hair, and an expression of candor which is very charming. She does not seem to have any of the shyness of some of the English princesses. The King, the Emperor and the Prince of Wales, who is very shy, sat together in one carriage, and the two Royal mothers, dressed in the same color as it happened, sat in another with their young daughters opposite. Princess Mary and the German cousin seemed to have a great deal to say to each other.

The German visitors went alone to the garden party given by Lord and Lady Londesborough at St. Dunstan's Lodge, Regent's Park, and on that day there was a huge crowd lining the whole route back to the Palace, waiting to salute the Kaiser. I wondered very much as I looked at him, smiling in response to the greetings of the English people, what he was thinking of as he ran his eyes over the representatives of the race which stands between him and his ambitions. What was he thinking when he sat enjoying the Naval and Military Tournament yesterday and admiring the marvellous efficiency of the British soldiers and sailors? What was he thinking when he attended the unveiling of the memorial to his grandmother, the great Queen and Empress, and was told that the people present included representatives of the whole Empire scattered around the seven seas? Conjecture of this kind is futile, but rather interesting in the light of present conditions.

THE command performance at Drury Lane was one of the greatest events of the week, and all who were responsible for its success must feel proud of the letters from the King expressing his satisfaction with the arrangements, the acting and the beautiful decorations. The programme announced that "His Majesty's Servant's" will perform "Money," by Edward Bulwer, Lord Lytton, and the list of names of those taking part included the best known actors in London, some of whom were merely servants, club members, waiters. The three women in the cast, Winnifred Emery, Irene Vanburgh and Alexandra Carlisle, who won the great honor of appearing at this historic performance, are, I make no doubt, the objects of the cordial dislike and jealousy of all the clever and charming London actresses who could not be included.

The unveiling of the beautiful memorial to the late Queen was a religious ceremony of much solemnity and beauty, and it was marked as well by simplicity, for the Royalities walked through the new gates to where the great men of the church, the choirs, the invited guests, and the soldiers and sailors waited for them. The final sentences of the King's speech appealed to all hearts. "No woman was ever held in higher esteem. No Queen was ever loved so well." It was all very solemn, very simple, very sweet. The ruler of the greatest Empire in the world stood with the German Emperor by his side, and the future King of England behind him, surrounded by princes and princesses, all come only as members of the great Queen's family to do her honor. And extending in every direction beyond the soldiers were the people whom the Queen had loved so much and so faithfully.

I HAVE left little room to speak of the Imperial Conference which begins on Monday, with its accompaniment of dinners and luncheons and speeches. Sir Wilfrid is being entertained at luncheon to-day by the Secretary of State for the Colonies and at dinner by Sir Gilbert Parker. There will be a luncheon at Buckingham Palace on Monday, and the Prime Minister's dinner in the evening, followed by a big reception at the Foreign Office.

There is also only a line in which to mention that Miss Dorothy Campbell, golf champion for the United States and Canada, won the ladies' championship at Portrush yesterday.

The Coronation Exhibition was opened at Shepherd's Bush this week by Prince Arthur of Connaught, and the Exhibition of Ancient Art, at Earls Court yesterday, by Princess Louise, Duchess of Argyll.

This is London and Coronation year, and we lucky ones offer impertinent and unsolicited pity to all the people who are not over here in the centre of things.

MARY MACLEOD MOORE



THE FESTIVAL OF EMPIRE IN LONDON.
Bird's eye view of the southern aspect, taken at Crystal Palace, where this great entertainment is in progress.

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IS DUE ENTIRELY TO THE
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Vincenzo Gemito, twenty-five years ago one of the most popular and successful sculptors in Europe, has emerged from his long, voluntary exile, after having been nearly forgotten, and again has grasped the tools of his art. Europe awaits once more masterpieces like the "Little Fisherman" and the "Water Vender." After his first statues won him fame, King Humbert and Queen Margherita, desirous of encouraging the young Italian genius, ordered from him a group on an allegorical subject, similar to those of Benvenuto Cellini. In vain he toiled night and day. He decided his work as a sculptor was at an end almost before it had begun. Then his "madness" developed. Despondent, he turned over the group of an incomplete state and hurried to his villa near Naples, where he buried himself completely. The new

king has taken a deep interest in his return, and, like his father before him, has commissioned Gemito to execute a statue.

After a woman has been married a couple of years she can tell from just one kiss exactly how many drinks her husband has had on the way home.

Some men are so susceptible that they can no more resist a woman than a small boy can resist throwing stones at a cat.

The one lie a woman will always believe is when a man tells her she is the most beautiful thing in all the world.

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Our Face Treatments

are restful and will remove that tired, worried look that adds years and wrinkles to one's appearance. They are beneficial alike to the June bride, the older sister or the mother. Try one of ours and you will have the best. Phone for appointment.

Princess Complexion Purifier is a most reliable home remedy for removing freckles, tan, blackheads and discolorations. Price, \$1.50 delivered.

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Estab. 189

A VICAR was taken suddenly ill, and his church warden was in great difficulty about getting a substitute, when the bishop of the diocese, hearing of the circumstance, offered to take the Sunday services himself. The church warden wishing "to do the right thing," at the close of the service went up to the bishop and, after thanking him, stammered out: "A poorer preacher would have done for us, your lordship, but we were unable to find one!"

A woman must take her husband as she takes her religion—that is on faith.



THE marriage of Miss Edna Kathleen Phippen, first daughter of Hon. Frank Phippen, of Clover Hill, and Dr. Clifford Rogers Gilmour, of Winnipeg, was celebrated in St. Andrew's church, King street, on Thursday, June 1, at half-past two o'clock, Rev. T. Crawford Brown and Rev. Dr. Eakin officiating. The church, always an ideal place for a wedding, was effectively decorated with fine white peonies and wide satin ribbons marking the guest pews, and the usual luxuriance of green arranged most artistically on the dais. Dr. Anderson played exquisite music, and the bridal party was a thing of beauty. The lovely dark-eyed little bride wore a robe of white chiffon panelled with silver outlined with rows of beautiful pearls of good size. The hem was a broad border of sumptuous duchesse point lace, headed with a narrow border of tiny white satin leaves strewn with pearls, and the bodice was a dainty *melange* of lace, pearls and chiffon, a *chef d'oeuvre* of Lucille's art. A broad flat bow of folded satin and long sashes were fastened on the Empire belt at the back. The gown was short, and from the shoulders fell an immensely long pleated train of corded charmeuse, lined with frills of chiffon and embellished on the right corner with a true lovers' knot of silver and a trail of orange blossoms. The veil was of spotted Brussels net with an exquisite border of lace wrought in the veil, and was the gift of the bride's grandmother, Mrs. J. A. Phippen, of Belleville. The wreath was of laurel leaves, dotted with brilliant dewdrops, and orange blossoms. The bouquet was of white orchids and lily of the valley.

In this charming finery the bride was simply lovely. The maid of honor, Miss Alice Thompson, of Montreal, and the bridesmaids, Miss Marion Graham, of Montreal, and Miss Margaret Scott, of Hamilton, school friends of the bride, made an attractive trio of attendants, wearing beautiful and artistic gowns of mauve chiffon over white with clouded pink touches, and large hats with ospreys, the maid of honor wearing mauve and the bridesmaids pink. Little Gordon and Margaret, brother and sister of the bride, were page and pagette, he in white satin court suit lined with pink, and hat carried under the arm, and she in a filmy frock of finest cambric embroidered and trimmed with Irish *bebe* lace and ding-a-ling hat of val lace with crown of tiny roses and pink velvet bow. A small round bouquet completed her costume. The maids carried white lilac. Mr. James Gilmour, of the Canada Northern, was his brother's best man, and the ushers were Mr. James Angus, Dr. Reford and Dr. Brainard of Montreal, Mr. B. Heighington, Mr. John Greey, and Mr. Jack Phippen, brother of the bride. They led the bride's procession to the altar, followed by the maid of honor, the page and pagette, the bride and her attendant maids, Mr. Phippen bringing in his daughter and giving her away. After the ceremony, the bridal party and guests drove to Clover Hill, where Mrs. Phippen held a reception in the drawing room, looking very well in orchid chiffon, with a round hat massed with orchid ostrich plumes and carrying a bouquet of orchids. The bridal pair stood under a chinee of five wedding bells, and the house was fragrant and beautiful with many flowers. As for the gifts, they filled the huge music room to overflowing, and there are many more awaiting the bride in Winnipeg. Mr. Gilmour gave a cabinet of table silver, and Mr. and Mrs. Cawthra Mulock a large silver tray and table service. Mr. Jack Phippen gave a set of old colored prints, "London Street Cries," fascinatingly quaint and original, over a dozen of them. Every sort of beautiful, rare and artistic thing that could be imagined, from the dainty silver tea strainer to the costly rope of pearls or diamond jewel, were to be seen arranged in glorious profusion. The groom gave his bride a long crescent of pearls and diamonds. Mrs. Phippen's gift was a handsome residence fully furnished. At the *dejeuner*, the bride's health was proposed by Mr. George Tate Blackstock, an intimate friend, and an honored guest was Mrs. Phippen, the grandmother, who came on from Belleville on Tuesday for the happy event. Dr. and Mrs. Gilmour left for their honeymoon by the afternoon train, and the bride travelled in a pretty blue rajah suit with black surah trimmings, and a rough dark blue straw hat wreathed with tiny roses and a soft crown of pale blue satin. It is safe to say that no little girl ever carried more affectionate good wishes with her on her departure as a bride than the pretty creature who wore her wedding ring for the first time last Thursday. A number of relatives of both bride and groom came to town for the wedding, and there has been a constant round of entertainments going on for the bridal party and their friends for the last week or more. Mrs. Clark of Winnipeg, Mrs. Phippen, Sr., and the fair bridesmaids stayed at Clover Hill. Mrs. Graham Chambers is entertaining the groom's sister, and several other visitors are at the leading hotels.

Mrs. J. T. Delamere and Miss Denison leave on Monday for a leisurely trip to the Coast, and will visit Mr. and Mrs. Henry Denison and Mr. and Mrs. Strange (Eva Delamere) en route. They expect to be in the West until September. Colonel Delamere will spend the summer vacation at his country place.

The Spring Meeting of 1911 at the Woodbine was a record breaker for weather, a succession of positively radiant afternoons, with one brief and welcome shower on a sultry day, having given everyone the best possible outing. His Excellency and his daughters, Lady Sybil and Lady Evelyn Grey were constant attendants, but the various engagements and ceremonies of the Viceregal visit put Her Excellency *hors de combat* after the first few days, and she was obliged to keep to the house for some time. Her sweet and gracious presence was missed by the friends whom she has made in Toronto. The Ladies Sybil and Evelyn, Mr. and Mrs. Malcolm, Mr. and Mrs. Sladen, and the Aides were all over the place, now in the saddling in paddock, watching the aspirants to cups and cash, not to speak of glory, now taking tea in the private *boudoir* with some cordial hostess, now inspecting the working of the betting machines, or railbirding for the finish of an exciting race. To all appearances, they everyone seemed enjoying a particularly informal good time, as is the happy fashion at the Woodbine. Among the less exalted hundreds present, there was here and there a figure of exceeding grace and smartness, perhaps *facile princeps* were Mrs. Fred Hammond, Mrs. Jack Macdonald, Mrs. G. P. Magann, Mrs. Cawthra Mulock, and those picturesque girls, Miss Phyllis Hellmuth and Miss Dorothy Macdonald. Their pretty frocks were always the *dernier cri* of fashion, and their slim and *svelte* figures what fash-

ion insists upon this season to suit the trying styles of the hour. Mrs. Jack Macdonald had a lovely palest blue thin cloth costume on Saturday, all the seams of coat and skirt buttoned with Coster "pearlies," and the effect *chic* to a degree. Mrs. Hal Osler is a willowy graceful figure, and wore a trim dainty little black chiffon frock, embroidered in silver and a flop hat of exceeding smartness. Three little theatrical ladies, headed by the petite Marie Flynn, were trotting about, gaining many glances and smiles from those who had been enjoying what a wag called "their Sherry." Mr. and Mrs. Phippen and the little bride-elect were out for their last family flutter together, and hosts of friends were sending smiles and good wishes to the happy little girl who became Mrs. Gilmour last Thursday, and who has won her way into the heart of Toronto in record time. Mr. and Mrs. Braithwaite had a smart family party, and Mrs. Gilbert brought her guest, Mrs. Timmerman, whom everyone is glad to welcome back for a visit. Mr. and Mrs. James Grace and a friend or two were jolly boxholders, and Mr. and Mrs. Hees had some friends each day in their prominent *loge*. Mrs. Alfred Wright and Mrs. Shirley Denison were two pretty young matrons who had a good time together, and Mrs. Wilson of Oltirum, who motored down with Mr. Wilson, looked particularly well. Mr. W. C. Muir, of Port Dalhousie, was over for Victoria Day, and was the guest of Mr. and Mrs. Shirley Denison at their dinner at the King Edward on that evening. A fine-looking couple were Mr. and Mrs. Neely of Crescent road, the lady in a particularly pretty gown and rose-colored cloak. Mrs. Miller Lash brought Mrs. Jack Jarvis, the bride of last season, and Mr. and Mrs. P. D. Crerar were down from Hamilton for a peep at the sport. Mr. and Mrs. W. B. Northrup, of Belleville, came on for another look in, the end of the week, the irrepressible William in his favorite grey high hat (which I hear the King has "copied"), and Mrs. Northrup looking radiant in silver grey satin and plumed hat. Major Michie brought his fair cousin, Miss Ruby Michie, of London, and his sister, Sophy, on Saturday, having just returned with them from a glorious week at the Caledon Troutling Club. The usual smart group of men from Stanley Barracks were constant in their attendance at the Races, and General Cotton and Miss Cotton were interested critics of the gees, and jolly companions. Mrs. Schoenberger, Miss Cruso, Mr. and Mrs. Jack Cruso, Mr. and Mrs. Vankoughnet, Mrs. Machray, looking sweetly pretty; Mr. and Mrs. Chester Glass and Miss Eva Glass, Mrs. Frank Morgan and Mrs. Walker, the latter wearing her arm in a sling and receiving many condolences on her temporary disability; Mrs. Hugh Calderwood, Judge and Mrs. Riddell, the lady as usual beautifully coiffed, gowned, and hatted; Judge and Mrs. Teetzel, Judge and Mrs. Anglin, Mr. and Mrs. Bruce Macdonald, Colonel Maclean and Miss Slade, Mr. and Mrs. Michael Chapman, Mr. D. R. Wilkie, Mr. Alfred Beardmore, Mrs. Williams Beardmore and Miss Bertha Mackenzie, the latter just home from London; Miss Gladys Baldwin, Miss Mary Campbell, Miss MacKellar, Mr. A. G. Strathy, Mr. and Mrs. Bert Cox, Mrs. Arnoldi, Mr. and Mrs. Douglas Warren, Mr. Kelly Evans, Miss Constance Townsend, Miss Grace Davidson, Miss Marguerite Cotton, Mr. and Mrs. Dymont, Mrs. Baker, Mr. and Mrs. J. F. Dixon, Mr. and Mrs. Mulock, Sir William Mulock, Mr. Colin Campbell, Mrs. and Miss Ireland, Mrs. Case (Sheila Macdougall, who is visiting her sister in Weston), Mr. and Mrs. Gwyn Francis, Colonel Henning, Mr. and Mrs. Tom Gilmour, Mrs. W. Hyslop, Mrs. McLeod, of Durness, and the Misses McLeod, Mr. and Mrs. McWhinney, Mrs. Barry, Mr. and Mrs. Lee, Mrs. W. Lee, Mr. and Mrs. Norman Seagram, Miss Buchanan, Mr. and Mrs. Victor Cawthra, Mr. and Mrs. Sinclair, of Roslyn, Mr. Bob. Sinclair, Miss Muriel Jarvis, Mr. Osler of Craighleigh, Mr. and Mrs. Gordon Osler, Senator and Mrs. Kerr of Rathnelly, and their son and daughters three; Mr. and Mrs. Eddie Gooderham and the Misses Gooderham. The Misses Mortimer Clark, Colonel and Mrs. W. Hendrie, were just a few of the smart people who honored the Woodbine this Spring.

A happy thought indeed was Mr. Wilkie's tea on Saturday after the races at the York Club, which was given for the Ladies Sybil and Evelyn Grey, to meet whom a few of the friends of the host were invited. The profane foot of woman doesn't get the run of the millionaires' club very often, and naturally there was a complete turnout of *les invitees* as much because of the unusual privilege as because of the charming guests of honor. Mr. Wilkie and his daughter, Mrs. Archie Kerr, received the guests, who speedily found themselves out on the balcony and also found cool drinks, dainty eatables on a buffet made



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It permits the wearing of two or more rings on the same finger.

All "Ryrie" Marriage Rings are made entirely by hand—in solid 18k. gold only. In both the wide and narrow styles the prices are \$4.00, \$6.00, \$8.00, \$10.00.

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TORONTO

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Next to the gown, the principal part of the Bride's outfit is her Bouquet, to those who cannot closely examine the gown the Bouquet is more noticeable, and gives character to the whole outfit.

Dunlop's

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are leaders in assembling artistic Bridal arrangements. They are originators of the "Empire" and the Louis Fourteenth Bouquets.
DECORATIONS. Night and Sunday Phones. DESIGNS.

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A VACATION HINT

Perhaps your holiday this summer is already planned. You will need something for tan, sunburn, and freckles. Our hint is to take

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It is so cooling and refreshing, and soothes any inflamed skin.

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\$10, \$20, \$50, \$100 and \$200

and may be obtained on application at the Bank.

In connection with its Travellers' Cheques The Canadian Bank of Commerce has issued a booklet entitled "Information of Interest to Those About to Travel," which will be sent free to anyone applying for it.

Mrs. Catalina Violante MacManus, who recently became the bride of Seumas MacManus, the writer, in New York, is from a distinguished family. She is the daughter of General Ramon Paez, and grand-daughter of President Jose Antonio Paez, who broke the Spanish yoke in Venezuela and became the first president of the young republic. He died in exile in New York. The city gave him a magnificent public funeral and a United States

warship conveyed his body to Venezuela. MacManus himself is a native of Donegal, Ireland, and still has his home there, but does all his writing and lecturing in this country.

Many a woman whose wedding gown came from Paris has a divorce suit coming from Reno.

At any rate, the average actress' diamonds are about as real as the rest of her.

Engagements Announced.

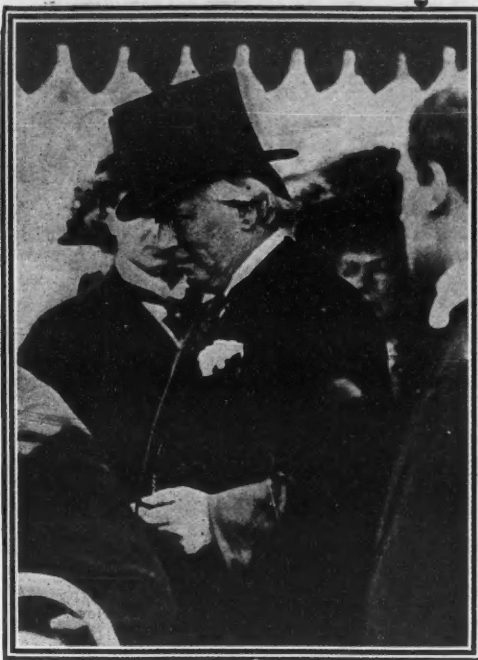
June 15. Miss Ina Hinman Hills and Lt.-Colonel Ernest Frederick Gunther, R.O., at 135 Admiral Road, at 2.30.
 June 15. Miss Ruth Kerman and Mr. Willis Archibald Mac-lachlan, B.A. Sc., in St. Andrew's Church, Grimsby, at 3 o'clock. Reception at Nixon Hall.
 June 21. Miss Pansy Mills, daughter of Mr. James Mills, of Ottawa, and Mr. Victor Drury, of Montreal, son of Brigadier General Drury.
 June 10. Miss Ruby Alberta Hilverson and Mr. Ernest Richardson, at Wesley Methodist Church, at 2.30. Reception at 29 Shannon Street.

extra fine with crimson tulips, lily of the valley and sweet peas, above being the canopy of the faultless summer skies, and on all sides the exquisitely kept lawn of the York Club, while the high brick wall topped by leafy maples and horse chestnuts effectually screened the tea party from the roadway. No more delightful spot could be imagined, and the guests were just weary enough to enjoy it thoroughly. The Ladies Sybil and Evelyn, accompanied by Lord Lascelles, Lord Percy, Mr. and Mrs. Malcolm, and one or two others, arrived about six o'clock, and the last guests did not quit the club until seven. A few of those at the tea were Principal and Mrs. Auden, Judge and Mrs. Anglin, Mr. and Mrs. Bruce Macdonald, Colonel Maclean and Miss Slade, Mrs. Gilbert and Mrs. Timmerman, Mrs. Vincent Greene, Prof. and Mrs. Maclellan, Prof. and Mrs. Edgar, Prof. and Mrs. J. Mackenzie, Mr. and Mrs. Michael Chapman and their guest, Miss Little, Mr. and Mrs. R. Inglis, Mrs. O'Reilly, Mrs. Sweeney, of Robbhall, Mr. and Mrs. R. J. Christie, Mr. and Mrs. Sinclair of Roslyn, the Speaker and Mrs. Kerr, Mr. and Mrs. Wallace Jones, the latter very attractive in white silk and large hat and white veil, Mr. and Mrs. Willison, Colonel and Mrs. Hamilton Merritt, Mr. and Mrs. Harry Gamble, Mr. and Mrs. Alexander of Meadowbank, Mr. and Mrs. Plumb, Mrs. Williams Beardmore, Mr. and Mrs. George Cassels, Mr. Osler of Craighleigh, Mr. and Mrs. Jack Osler, Mrs. Magann, Mr. and Mrs. Cassels, General and Miss Cotton, Major Carpenter, Mr. and Mrs. Victor Cawthra, Mr. and Mrs. Cawthra Mulock, Mr. and Mrs. Fred Hammond, Mr. Wylie Greer, Mrs. and Miss Nesta Mackenzie, Mr. and Mrs. Arthur Pepler, Mr. and Mrs. Warren, Mr. and Mrs. Braithwaite, Mrs. W. P. Fraser, Miss Langmuir, Mr. Ramsay, Mrs. and Miss Beatrice Sprague, the Misses Mortimer Clark, Miss Laura Boulton, and a few others.

Colonel Septimus Denison is now chief in command of the Halifax garrison, and took over his new position last week. Mrs. and Miss Dorothy Denison are in Muskoka, and in the face of rumors of the illness of the latter, it is pleasant to hear of her steady improvement and gain in weight and strength since she went to Muskoka.

On the evening of Victoria Day, the officers at Stanley Barracks entertained at dinner and asked some young folks for a dance afterwards in honor of Mr. MacMillan, the bride of this spring, wife of Captain MacMillan, D.S.O., of the Royal Canadian Dragoons. At the dinner covers were laid for over a score of guests, among whom were Hon. F. and Miss Edna Plippen of Clover Hill, Miss Mortimer Clark, Captain and Mrs. Van Straubenzee, Mr. and Mrs. Walker Bell and the guests of honor. The regimental silver and some dainty spring flowers decorated the long table, and the only toast proposed was "The King." After the dinner Mr. Van Straubenzee and Mrs. Walker Bell received the guests for the dance, and the music summoned them to the messroom, where a perfect floor shone under the pretty crimson shaded lights and everyone was soon floating about to the enticing strains of The Arcadians. There is, it goes without saying, a special charm about festivities presided over by soldier men, and without doubt the Stanley Barracks hosts are models of kindly hospitality. The cool evening, the white tents on the green, softly light and arranged for supper, the special cosy tables in Major Carpenter's quarters, the smart orderlies in attendance and the delightfully pretty women and girls, chief among these the dark-eyed bride gave a distinction to the gay little gathering. The Ladies Sybil and Evelyn Grey came on from Benvenuto about half-past ten, and there was not a dull moment until the last merry goodnight was said. A few of the guests were Miss Ruby Ramsay of Montreal, Miss Georgiana Burrows, a pretty maiden in rose pink, the Misses Edwards, Miss Brouse in white and emerald green, Miss Marjory Brouse in white, the Misses Hilda and Edna Reid, Miss Nan Grant, Mr. and Mrs. Reid Marshall, Miss Sankey, Miss Dorothy Macdonald, Miss Kemp of Castle Frank and her guest, Miss McKeen of Halifax; Mr. and Mrs. Ewart Osborne, Miss Monica Morrison, Miss Menches, Mr. and Mrs. R. J. Christie, Mr. Kirkpatrick, Mr. Hope Gibson, Mr. Eric Armour, Mr. Clarence Bogert, Mr. Harold Suydam, Major Melrose, Mr. Robins of Hamilton, Mr. Villiers Sankey, Colonel Stimson, Mr. Burrows. Mrs. Walker Bell was out for the first time since her severe illness, and went home immediately after receiving.

Mrs. McWhinney, of Crescent road, gave a small bridge and tea for Mrs. Bird, of Montreal, on Tuesday afternoon, at which a congenial party of friends played until half-past five and then adjourned to the dining room to meet some non-bridgers who had come to tea. The



ENGLAND'S PRIME MINISTER.
 A recent snap shot of Rt. Hon. H. H. Asquith, taken at the Ridley-Benckendorff wedding in London.

table was centred with bridal wreath and other white flowers, and the hostess and her sisters, Mrs. Barry and Mrs. Lee, looked after the guests, Mrs. Barry presiding over the coffee urn, opposite Mrs. D. W. Alexander, who poured tea. The bridge prizes were graceful bits of Venetian glass with decorations in gold. Some of the guests were Mrs. Melvin Jones, Mrs. Henri Suydam, and Mrs. Barnard, Mrs. Bruce, Mrs. W. H. B. Aikins, Mrs. Eustace Bird, Mrs. Strachan Johnson, Mrs. Laird, Mrs. Mackelcan, Mrs. Riddell, Mrs. Drynan, Mrs. McLean, Mrs. C. Ritchie, Mrs. Duggan, Mrs. Wilson of Olintrin, and the guest of honor.

Lady Clark entertained at luncheon on Friday in honor of the Ladies Sybil and Evelyn Grey. Covers were laid for sixteen, and needless to say the little feast was perfectly arranged.

Mrs. Frank Cloyes of Brookville (nee Gilmour) has spent the past week with Mrs. Graham Chambers, having come up for her brother's marriage last Thursday.

Hon. Senator and Mrs. Cox are back from the west coast.

Colonel and Mrs. Greville Harston's present address is 12 Mount Carmel, Quebec. Colonel Greville Harston has been on military duty in Quebec for the last eight months. Mrs. Harston's Toronto friends will be glad to hear that her health is better than for many years.

Mr. A. R. Creelman was in town at the races on Saturday, particularly jolly and bright and greeted by all his old friends. Miss Edith Creelman has been visiting Mrs. John Jennings for a couple of weeks.

His Excellency and his daughters and suite had a great day in Berlin on Monday, where a rapturous welcome was theirs, also in Sarnia on Tuesday, where they spent several hours. They returned to Toronto for the garden party at Benvenuto on Wednesday, when a huge lot of people were entertained in charming surroundings.

Chief Justice Sir Charles Moss is acting for His Honor the Lieutenant-Governor during the absence of the latter in England.

Mr. and Mrs. Ormsby Scott sailed yesterday for England by the Carmonia.

Mr. and Mrs. Mulloy are visiting the family of Mr. Mulloy near Ottawa.

Mrs. Edward Jones and Mrs. Winn, Mr. Gordon Jones and Miss Petica Geddes left last week for the Coronation. Mr. Norman Perry is going across this month. Mr. Walter Barwick has returned from England. Mrs. and Miss Cawthra of Yeadon Hall are home from abroad. General and Mrs. Sandham are coming to Toronto on a visit Mrs. Home (Helen Davidson) is out from South Africa on a visit to her mother, Mrs. J. I. Davidson.

Mr. Rex Northcote, who has been in Torreon, Mexico, has come north on a visit to his parents here.

The marriage of Miss Defoe and Mr. Balfour was celebrated in St. Mary's church, Bathurst street, on Thursday morning at ten o'clock.

Mrs. and Miss Cargill, 24 Admiral road, gave a farewell tea yesterday. They leave town immediately.

Next Wednesday will beat the June record, as I hear no less than seven weddings are on that afternoon. Miss Duggan, Miss Beck, and Miss Madeleine Walker are three of the bride's-elect.

On Wednesday afternoon Her Excellency gave a garden party at Benvenuto, to which the elements were unkind, being in a dubious mood. It occurred too late to be written of this week. The Viceregal party left Toronto on Thursday, after ten days of perfect weather and, let us hope, some amusement. Certainly Lord Grey enjoyed himself, at the Races, encouraging boy scouts, being charming to everyone, as is his wont, and leaving sincere regrets in all hearts that this visit is his last, officially, to Toronto.

Miss Brenda Smellie has returned from New York to spend the summer months with her parents at Centre Island. Her studies with Mrs. Clapper Morris, the famous teacher of Margaret Keyes, Lillian Russell, Ethel Barrymore, and others, have been most successful. Miss Smellie sang recently for Mme. Louise Homer, and this great artist's personal interest will eventually decide the young singer as to whether her ultimate career will be the concert platform or grand opera. Mme. Homer and Mrs. Morris speak most encouragingly of her possibilities and undoubted vocal and dramatic ability.

Mr. and Mrs. R. J. Copeland sailed by Kronprinzessin Cecilia on May 30 for a trip abroad.

Miss Van Mater, of New York, who has been a much prized visitor at Burness, returned home on Thursday.

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 Chief Scout Master Hammond and Mr. W. K. George, provincial president of the organization.

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DRESS

STRIPES, stripes and yet again stripes. A zebra to find himself unexpectedly in the midst of Fifth avenue of a pleasant afternoon would feel quite at home. Zebra effects are in evidence in gowns, suits, waists, hats and the trimmings of all these very necessary garments. Even petticoats are striped. One seen in a smart shop was of striped satin and had but two seams, being cut on the bias, and the bias went in spiral lines around and around the figure until if one had to look at it for long one's mind must have suffered. When dress skirts are mere pipes made of onion skin materials that show every crease and wrinkle through them it stands to reason that underwear must be as carefully fitted and as scantily built as outside garments. And petticoats are all that is thin, fitted and scant this season. Perhaps the most all-around popular petticoat is the satin one made in gored shape with only a deep hem at the bottom to finish it. And next to it comes the satin skirt with a series of shirred chiffon bands veiling a strip of colored ribbon, the ribbon contrasting with the skirt or matching it in color. The ribbons come out from under the shirred gauze in square pump bows at the front of the skirt. In one collection of such skirts there were black, with the chiffon black and the ribbon in king blue, cerise, emerald green, purple, etc., and the colored bows, unveiled at the front, made a pretty decoration, and everything was flat in accord with the present demand. All white satin skirts of the kind had white chiffon and white ribbon, with the same ladder of bows on the front.

CELLULOID collar supporters have little pin pronged fasteners at each end which adjust them in an instant and save all sewing. Silk-covered or enamelled zigzag wire collar supporters are invisible through lace and sheer nets. They have the advantage of not prodding necks that are fleshy. White linen envelope bags with large cord handles and stamped design on the front are of good size and have metal frames.

BONED sleeves again—what does that mean? It's only a whispered rumor, to be sure, but boning means bouffantry, and, if it should return, back might come crinoline, and when that failed to satisfy we might again feel the famous fibre chamois that held balloon sleeves out in such a satisfactory manner a generation ago that an average woman had to go sideways through an ordinary door. But women are well trained in such resources now by the big hats. No one any longer stops reading the morning or evening paper because a girl with a hat as wide as an umbrella has had to duck her head to get into the car door. It's such an old, old story. So let the sleeves come, but everybody is going to grieve over the departure of the kimono sleeve, which, with all its failings, is the friend of most people. Sewed-in sleeves, "they" say, are the only ones seen in lingerie waists in Paris, but the kimono lingers here in the finest blouses. It will take all the days of the coming summer and some of the fall to put the kimono sleeve to rout.

HERE have been all sorts of indications in the air. One of the interesting ones is the interest that everybody is taking in the big jewelled ornaments that Queen Mary of England has sought out for her coronation summer ornaments. One can imagine all the big brooches and bracelets of the past taking the place of the most artistic jewelry which has been in vogue so long. But the old tasselled brooches have been here for several months, only they have failed to take very noticeably. The advance of the arts and crafts movement has had great influence on popular taste, and crude ornament without a meaning is not so readily adopted by the rank and file of persons as it once was. It is amazing how the vogue for black and white goes on. Universal as it is, seen in the most ordinary store ready-to-wears, leading dressmakers are still employing the combination. The fact is that the manufacturer of ready-to-wears follows so close upon the heels of the creators of fashions that there is little use in abandoning a style because he is run-



THE NEWEST OSTEND BATHING SUIT.
This importation is decidedly fetching, not only by reason of its daring design, but on the score of its unique appearance also.
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ning it through his mill. And women like the black and white stripes. So there you are.

THE breakfast cap is one of the mob kind of dotted swiss and lace frill and a few little silk roses decorating it between crown and frill. The girls are in love with these little old-time head coverings, and even a business girl of practical habits, if not practical tastes, was heard the other day to lament the fact that she breakfasted alone in her studio and so had no one to see her wear a breakfast cap, even if she affected one. Which is one of the proofs that it does not make much difference whether a girl is a money earner or a money spender—she is pretty much the same old girl always—the "eternal feminine," in threadbare phrase. Girls are making their own breakfast caps to fit their own heads and suit their own particular faces. But it is a busy world to-day, and there is not the time for donning pretty but unnecessary daintiness that there was when breakfast caps were universally worn. Still, the breakfast cap is a convenience when a woman wants to twist her hair up quickly and not "do" it for the day before the morning meal and when



A NEW SUMMER HAT.
It is of fine straw, trimmed with lace and willow plumes, and is designed to protect the face from the sun.
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she does not care to publish the paucity of her own natural locks or air their careless arrangement before the family.

TAFETTA has come back with all its former vogue. In changeable nuances it is lovely in the extreme. One of the new blends is hydrangea blue shading to a greenish grey and another a dull blue shading to yellowish grey. Little coats of these taffetas are delectable for summer frocks that match them in their leading tones. Taffeta tailormades and taffeta gowns are becoming more and more frequent. Taffeta is less often combined with another silk than foulard, which more often than not is made in combination, plain with figured. A good many of the new summer frocks have skirts that are trimmed, in one way or another, from hem to waistband. Ruffles in this day of scantiness are one of the anomalies, though bands and tuck effects are more often seen. Tunics and waists that are in one, while the lower part of the skirt is of another material, are other of the present-day fancies. Batiste and taffeta, the new taffeta of supple, glossy kind, are combined in quite unheard of ways. One gown which is made of dull blue batiste has a deep hem of taffeta silk of the same color at the bottom of the skirt. The coat is an original model of the same taffeta as the skirt hem and is trimmed with black velvet.

ANOTHER very popular skirt is the white china silk one flounced with accordion plaited valenciennes lace over a flounce of the silk and lace similarly accordion plaited. Such a skirt is a froth of daintiness and has no unnecessary bulk. One handsome petticoat made of batiste was straight and shapely and had panels all around which ended in tabs over a lace and batiste flounce. This skirt was handsomely embroidered. Of course the pantalon lessons are kept even by departments which have as yet received nary a call for them and never expect to. These pantalon petticoats are anything but things of beauty. One of the kind had long, straight shapeless legs, and the bottom of each leg was flounced with a deep accordion plaiting of the same black satin as the garment. It is safe to say that the lingerie department which carried it had never before in its history contained so altogether hideous a member. One wondered in looking at it if the maker had used method in making it so unsightly and altogether undesirable that nobody would ever want one. For no woman with a love for pretty things would acknowledge the thing in her wardrobe.

CORDELIERS for lingerie gowns are often of white cotton with a shower of cotton ball drops or cotton passementerie finishing them at the ends. The girls often make showers of ribbon flowers for the ends of such girdles and also for cords that finish the necks. White cotton gowns with girdles embroidered in wool of Eastern coloring are one of the new things brought out by a Paris maker. One such girdle was a deep peasant shape that went with a white cotton voile gown. The girdle was of the same material edged with faded rose color and worked in quaint flowers with dull blue, bright yellow, old rose, and pea green, the latter for the foliage. Limp fine lace put on in willow plume effect is one of the novelties among trimmings for summer hats. The lace is wired into shape. The old style is back of trimming a plain skirt with bands half way up. One frock being made for a school affair is of white batiste and has three bands of rose colored ribbon, each edged with a frill of lace, at just about knee height. The rest of the skirt is plain. The waist is covered entirely with a crossover fichu made up of three rows of the ribbon, each edged with a frill. The fichu is caught at one side with a ribbon rose.

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Sympathetic Bees

THE truth of the saying, "one is lucky to find a swarm of bees," is fairly evident, but it is not so patent why "it is unlucky to buy a swarm." Yet, whatever the reason may be, it is a first principle with most cottage bee keepers that no bees for which a price has been paid will have any luck; and not infrequently they are transferred from one owner to another, with the tacit understanding that a bushel of corn, the constant value of a swarm, is the only payment to be expected. On the Welsh border it is said that "if you sell bees, no silver must be used; the hand must be crossed with gold."

If bees are not doing well in Bedfordshire, it is by no means uncommon for the peasantry to sing a Psalm in front of the hive, as they are sure to thrive afterward; and in Shropshire it is said if any one uses bad language near the hives it disturbs and annoys the bees, while should they hear an oath when swarming they will at once return to the old hive. Cornish folk declare that to remove bees on any day save Good Friday will certainly insure their death; and in parts of Yorkshire people still listen to hear the bees sing Psalms at midnight on Christmas Eve.

In many places a custom prevails of hammering a shovel or warming pan with the door key when bees are swarming to make the bees "knit together," and there is a common superstition that it is not trespassing to follow swarming bees, no matter on whose property the pursuit may lead. The place where they settle is considered ominous. If they alight on dead wood or on the trunk of a tree it is said to be a sign of death; and if they settle on the ground it foretells bad luck to come. If they settle high up in a tree good luck may be looked for.

There is a quaint superstition, not confined to Great Britain but prevalent in many places abroad, that if the head of a house dies, the bees must be told of the event or they will either die themselves or fly away. An undertaker in Church Stretton used to tell how a funeral of which he had the management was stopped because the bees had not been told, a messenger being sent after him to delay the sad procession until this had been done. In Hampshire it is the custom on a death to go to the hives, gently tap them and say:—

Bees, bees, awake,
Your master is dead,
Another you must take.

In other places this intelligence is conveyed to the little community by one of the household knocking with the key of the house door three times against the hive and repeating the doleful news. In Shropshire they say the bees must be told in the middle of the night, but in most places the communication is made just before the funeral leaves the house. In Germany this curious custom is further elaborated, for not only are the bees told of the sad event, but every beast in its stall, every sack of corn, and, indeed, everything about the house, has to be touched, so that all may know the master has gone. In Westphalia it is customary to announce formally to the nearest oak any death that occurs in the family.

In Oxfordshire and Buckinghamshire, not only are the bees told of their master's death, but they are put into mourning for their owner, a piece of crepe being tied to the hive. This is also done in Devonshire and parts of Somerset. In North Shropshire the bees are put into mourning in this way, and when the coffin is carried out from the house the hives are lifted at the same time. A similar practice prevails in Devonshire. Here the bee-hives are turned round the moment the corpse is carried from the house. There is a story told that at the death of a rich old farmer with an abundance of relations,

a servant was bidden turn the bees, but she, having no knowledge of the custom, lifted them up and inverted the hive. What followed may be guessed at. A panic set in, and it is reported that tears were shed over stings as well as over the loss of the relative.

In Lincolnshire, at both funerals and weddings, they give a piece of funeral biscuit or wedding cake to the bees, informing them at the same time of the person dead or married. It is said that if they do not know of the former they die, and if ignorant of the latter they grow irate and sting every one within reach.

To dream of bees is a sign of great good luck, because they are industrious; but if one should dream of being stung by them some misfortune may be expected. There seems to be a universal belief that bees foretell the weather. Thus, if many enter the hive and none leave it, rain may be confidently looked for, and this rhyme is well known in the Midlands:—

If bees stay at home, rain will come;
If they fly away, fine will be the day.

In Northamptonshire it is said that bees will not thrive in a quarrelsome or idle family, and Oxfordshire folk declare that stolen bees will never flourish. In Hampshire, there is a saying that bees are idle when there is war, and that the whole hive is grievously disturbed when their owners quarrel. Another prevalent belief is that when bees remove from their hives their owner may expect to die soon.—Pall Mall Gazette.

The Bible tells us to love our enemies. If we haven't any it is easy enough to make a few.

We all like to be bossed. That is why men have wives, and wives have cooks.

About the only use some men have for a wife is to put their property in her name.

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Wouldn't it be worth your while to try a bottle right away?

SUMMER ALL WINTER

Many people leave home in winter because they cannot keep the house warm enough. Drafts, over-heating, blasts of cold air make many homes uncomfortable.

Investigate the modern method of Hot Water Heating. That is the ideal way if you use the right boiler. We claim that ours will save you from one to six tons on your coal bill, according to size of boiler. We have good reasons for this claim—one is the firepot with its sloping walls, a marvellous store for Heat—Energy. Very little goes up in smoke. The fire will last, and so will the coal.

GURNEY-OXFORD HOT WATER BOILER

is the practical application of the best system—Hot Water Heating.

Again we point with pride to the marvellous Heat-Converter, the *Oxford Economiser*. Given free with every Boiler. This is our patent device, and can be used with the Gurney-Oxford Boiler only. With this the heat is controlled by raising or lowering the handle. It saves coal, save time, and the fear that the fire will go out. One filling has lasted three days in mild weather.

Write for our book which tells how to have summer temperature all winter in your home.

THE GURNEY FOUNDRY CO., LIMITED
500 KING STREET WEST, TORONTO, CANADA

Write for Free Book on Home Heating

ONE DAMPER CONTROLS THE FIRE

NOTE THE LARGE ROOMY FIRE-POCKET

NOTE THE SLOPING WALLS DIRECTLY OVERHEATING FIRE

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POUDRE & SAVON
Unrivalled
for the preservation of the Skin

From all Chemists and Perfumers

RADNOR WATER

being absolutely pure,
is the ideal water for
your home table.

It mixes with anything.

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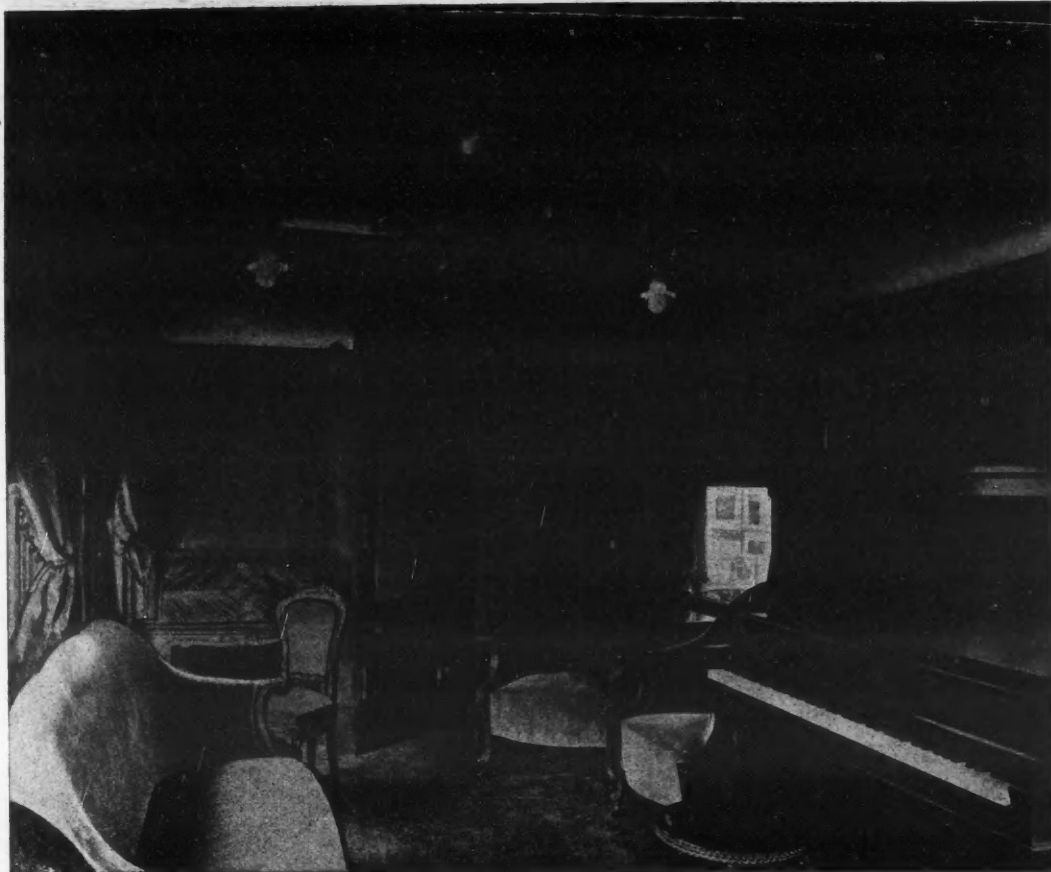
AN old worthy who was in the habit of calling each evening at the village inn for a "drap o' the best," found the landlord one night putting a shine on the taps. After a few remarks about the weather he received his nightly dram. After he had gone the landlord discovered to his horror that he had supplied Donald with a half gill out of the bottle of sulphuric acid which he had been using for cleaning the taps. Every moment he expected to hear of old Donald's death, and his relief was great when the old worthy arrived next evening. "Donald, what did you think o' the whisky ye got last night?" "It was a fine dram, a good warming dram," said Donald, "but it had wan fault. Every time I coughed it set fire to ma whiskers."

THEIR MAJESTIES


 KING GEORGE
AND
QUEEN MARY

In 1901, King George and Queen Mary, then the Duke and Duchess of Cornwall and York, toured Canada from ocean to ocean, meeting with an enthusiastically Royal Reception at every point. The Royal Train on which the Royal Party travelled was a centre of attraction wherever it stopped. It was magnificent in all its appointments—a Royal Palace on wheels. One view is given here.

THE CORONATION DRAWS NEAR



Reception Room of Royal Train, showing handsome Heintzman & Co. Upright Piano, used exclusively by the Royal Party on their journey through Canada. It was also a Heintzman & Co. Piano that was placed in the Citadel, Quebec, during the period of the Tercentenary, when King George, then Prince of Wales, was the Royal Guest.

—The Piano made by Ye Olde Firme of Heintzman & Co., Limited, now situated in their beautiful new warerooms, 193-195-197 Yonge Street, Toronto, Canada, is the piano of Royalty.



OPEN 5th JUNE

Under the control and patronage of

THE LADIES WORK DEPOSITORY

These High Class and Distinctive

LUNCHEON ROOMS

will be open to the public Monday. They are under the superintendence of the well known culinary expert, "Dorothy Jane," and will be furnished and decorated on a delightful color scheme that will suggest the interior of a private residence.

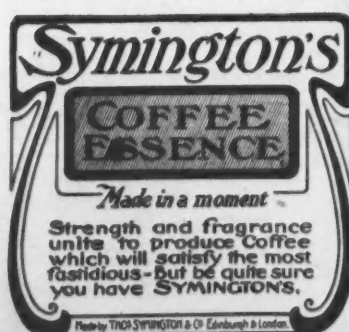
Everything served will be "cooked to a turn" and composed of the purest ingredients.

Service will be prompt and generally efficient.

High Class Catering

We make a specialty of Office Luncheons and Picnic Luncheons. Enquire for full particulars and prices. Telephone Main 5979.

Room "D"
Yonge Street Arcade
Overlooking Yonge



The Reporter's Lament.

"I THINK I'll have to look for a new job," said Ralph, the reporter, gloomily, as he dropped in on his old friend Bill.

"What's the city editor been calling you down now for?" asked Bill with a wise air.

"It wasn't a call-down this time," replied Ralph; "it was a bit of unqualified praise."

"Shoot, pal," was Bill's comeback. "I'm all ears."

"I've heard people complain about that, but I thought you would be the last to mention it," Ralph told him. "Now, keep your goat in leash, and I'll spile the tale:

"The old man sticks me with a morning assignment last year on Memorial Day. I'm to lose my beauty sleep and get up at ten o'clock and write up the parade. It's bad enough for a morning-newspaper man to get up in time to report at one o'clock. So I decided to cure the boss by giving him the mushiest sort of a story, and I write a lot of guff about the thin line of heroes who had fought and bled in their country's cause. He comes around afterward and says: 'Bully boy, that's the kind of a story! People like sentiment on an occasion like this.'"

"This year the old man hands me the same job, and I decide to cure

him, and so I write him the driest sort of a story about 'five hundred veterans of the G. A. R. being in line, followed by the ladies of the W. R. C. in carriages.' I throw in all the statistics I can. Afterward he comes around and says: 'That's the kind of a story! Too much of this sentiment and soft stuff is nauseating. I'll bet the other papers stop all over with it, and nobody wants that sort of stuff.'"

"Now I ask you, Bill, in all sincerity, what show have I got of escaping the next early holiday assignment?"

Bill finished polishing the bar, and then, carefully weighing his words, made answer: "There are four things you can't figure: A city editor, a jury, the Supreme Court, and a woman. And furthermore, you got to take 'em as they come."

Whereupon Ralph conceded the truth of the observation and decided to retain his job.—Roy R. Atkinson, in Puck.

Curiosities in Fish.

Amongst the fish family more than one curiosity is to be found. First we have the frog-fish, whose fins are so arranged that it is happier when it is walking on the ground, than when it is swimming in the water. Then there is the hopping-fish, a creature whose fins have become so

changed, that they are used like legs, and enable the owner to hop about upon the mud with great agility. The sea-horse is not a horse, but a fish, and is so named because its head and the front part of the body are shaped like those of a horse.

The biggest water freak is the dugong, which lives in the River Brisbane. It is often fourteen feet in length and ten in girth. It cannot be called a fish, for it is warm-blooded, has a stomach like that of an ox, and eats grass and grain. As the female swims along, she keeps her head and breast above water, and carries her young supported by the flippers. It is thought that the fable of the mermaid may have arisen in connection with this habit. The dugong is a mammal and suckles its young. As it breathes air by means of lungs, it cannot remain under water for more than five minutes at a time. Its breathing is accompanied by a horrid snorting noise.

Years ago, a pair of tame rabbits were introduced into the continent. Their descendants have multiplied to such an extent that the rabbit has become a perfect pest. They eat up all the grass, and sheep have died in thousands, in places where all their food has been stolen by the rabbits. Over a million pounds has been spent in trying to get rid of them, but so far, the efforts made for their extermination have not been rewarded with

conspicuous success. The rabbit bids fair to become another curiosity, for in districts where they have consumed all the grass and young shrubs, they have actually learned to climb trees in search of food. In due time, the tree-climbing rabbit may become an occupant of our museums and zoological gardens.

The rabbit is not the only introduced animal that has learned new habits in this strange country. Camels, who for generations, have only carried loads upon their backs, have here been taught to draw waggons. The waggons are light but strong. Eight camels can draw a load of four tons at a rate of about fifteen miles a day, so that the average transport power per camel, is under two miles a day for a load of four tons, a fact which

is worthy of mention, for considering the size of the animal, this is probably the slowest locomotion in the world.

IT was 2 o'clock in the morning of the birthday of young Charlie Sigsbee, son of Admiral Sigsbee. Charlie rushed into the Admiral's room, grasped him convulsively by the shoulder and hissed into his ear: "Wake up! Wake up! There's a man in the house."

The Admiral, true to his martial instincts, leaped out of bed, grasped his deadly marine revolver, batted his eyes in expectancy of a bloody encounter and asked his son:—

"Where is he?"

"Here he is," said Charles, with all the effectiveness of melodrama. "I'm 21 to-day."

 New Hose Free
—if these wear out in
SIX MONTHS

For Men, Women and Children



Here is freedom for all time from hose that need darning. Order six pairs of Holeproof Hose in the manner indicated below and we'll give you a signed-in-ink guarantee that they will wear without holes for six full months. If one or all pairs show in that time the slightest hole or tear or rip, return them to us and get new hose free.

That is the guarantee under which Holeproof Hose have been sold in the States for the past twelve years. These hose are a wonderful success. The business is fifty times greater to-day than when the hose were first sold this way, proving a marvelous product. Last year 5,400,000 pairs outsold the guarantee, wore longer than six months.

Think what it means to have hose wear six months—without any darning—without any discomfort—hose that are soft and pliable, made in the lightest gauge weights for summer, as light as any hose can be made, yet guaranteed to wear six months.

We can do it because we use the best cotton yarn—costing an average of 70 cents a pound, the top market price. Common yarn sells for 30 cents. We carry like quality all through the goods. They are thus made to stand the guarantee. Don't wear common hose when you can get hose like these. "Holeproof" costs the same as the common kinds sold with no guarantee whatever.

 FAMOUS
Holeproof Hosiery
FOR MEN, WOMEN, AND CHILDREN

HOW TO ORDER

If you can't get of your dealer the genuine "Holeproof" with the signature

on the toe, send to us, stating size, colors (whether all one color or six assorted), weight and kind you want, and send the price and we'll send the hose and the signed guarantee ticket insuring you the wear as stated above. Unless stated otherwise, 6 pairs are guaranteed 6 months. Six pairs of one size and weight and kind in a box. Colors only may be assorted.

Send in your order to-day. You'll always wear Holeproof Hose once you try them.

Write for free book, "How to Make Your Feet Happy."

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Are Your Hose Insured?

MEN'S SOCKS. Sizes 9½ to 12. Colors: black, light tan, dark tan, pearl, navy blue, gun metal, mulberry. In light weight, 6 pairs \$1.50 (same in medium weight in above colors and in black with white feet, 6 pairs \$1.50). Light and extra light weight (mercerized), 6 pairs \$2.00. Light and extra light weight *Lustré Hose*, 6 pairs \$2.00. Pure thread-silk 60s, three pairs (guaranteed three months), \$2.00. Medium worsted merino in black, tan, pearl, navy and natural, 6 pairs \$2.00. Same in finer grade, 6 pairs \$3.00.

WOMEN'S. Sizes 8½ to 11. Colors: black, light tan, dark tan, pearl, and black with white feet. Medium weight, 6 pairs \$2.00. Same colors (except black with white feet) in light weight *Lustré Hose*, 6 pairs \$2.00. Light weights in black, tan and gun metal, 6 pairs \$2.00. Same in extra light weight *Lustré Hose*, 6 pairs \$2.00. Same in pure thread-silk, \$3.00 for three pairs (guaranteed three months). Outsize in black, medium weight, 6 pairs \$2.00, and in extra light weight *Lustré Hose*, 6 pairs \$3.00.

CHILDREN'S Sizes 5½ to 10½ for boys, 5 to 9½ for girls. Colors: black and tan. Medium weight, 6 pairs \$2.00.

INFANT'S SOCKS. Colors: tan, baby blue, white and pink. Sizes 4 to 7, 4 pairs (guaranteed 6 months) \$1.00. Ribbed leg stockings in same colors, and black, sizes 4 to 6½, 4 pairs (guaranteed 6 months) \$1.00.



TORONTO SCOUTS WHO WILL GO TO CORONATION.

The local contingent was reviewed by Earl Grey recently at Benvenuto, where His Excellency is staying. Scout Master Kirkwood is seen on the left, and others in the group are: H. C. Hughes, E. H. Redmond, D. Huestis, F. Besser, C. H. Stalker, B. Pooler, W. Preston, W. Moore, Messrs. Jarvis, Ferrier, Brown and Russell.